

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL PROPERTY EXCLUSION

FOR USE WITH HO 00 03 AND HO 00 05

SECTION I – PROPERTY COVERAGES

C. Coverage C – Personal Property is deleted.

SECTION I – EXCLUSIONS

The following exclusion is added:

We do not insure for loss to personal property:

- a. Owned or used by an “insured” while it is anywhere in the world; or
- b. Owned by:
 - (1) Others while the property is on the part of the “residence premises” occupied by an “insured”; or
 - (2) A guest or a “residence employee”, while the property is in any residence occupied by an “insured”.

All other provisions of this Policy apply.