



## HOME-SHARING EXCLUSION

This endorsement is subject to the *terms* contained in *your* policy.

### DEFINITIONS

The following definitions apply to this policy form:

1. **Home-sharing** means the rental or holding for rental, of all or part of the *insured premises* by an *insured* to a *home-share guest*, either for compensation or exchanging of services facilitated through a *home-share provider*. *Home-sharing* is not a *business*.
2. **Home-share guest** means any:
  - a. Party who has entered into an agreement with an *insured* through a *home-share provider* for the purposes of *home-sharing*; or
  - b. Companions of the those described in 2.a. above, whether or not they are staying at the *insured premises*.
3. **Home-share provider** means a company that facilitates:
  - a. *Home-sharing*; and
  - b. The payment of any compensation or exchanging of services between an *insured* and a *home-share guest*; Through a website, mobile application or social network.

### PROPERTY COVERAGES

#### PRINCIPAL PROPERTY COVERAGES

These restrictions of coverage are added to the following Principal Property Coverages.

**Coverage B**-Coverage B does not cover structures designed or used in whole or in part for *home-sharing*.

**Coverage C**-Coverage C does not cover:

1. Property of a *home-share guest* or anyone at the *insured premises* as a result of *home-sharing*; or
2. Property in a space that is rented, held for rental, or otherwise made available for use, to a *home-share guest*.

**Coverage D**-Coverage D does not cover any loss of rents that would have been earned from *home-sharing*.

**Coverage E**-When applicable to *your* policy, Coverage E does not cover any loss or damage that results from or arises out of *home-sharing*.

**Coverage F**-When applicable to *your* policy, Coverage F does not cover structures designed or used in whole or in part for *home-sharing*.

**Coverage G**-When applicable to *your* policy, Coverage G does not cover any loss or damage to property that results from or arises out of *home-sharing*.

#### EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES

These exclusions are added to Exclusions That Apply To Property Coverages.

**We** do not pay for loss caused directly or indirectly by any of the following exclusions. The loss is excluded regardless of any other causes or events that contribute to or aggravate the loss either before the loss, at the same time as the loss or after the loss.

1. **Theft**-**We** do not pay for loss caused by theft, including attempted theft or loss of property from a known place when it is likely that theft occurred, if the loss results from or arises out of *home-sharing*.
2. **Vandalism and Malicious Mischief**-**We** do not pay for loss caused by vandalism or malicious mischief if the loss results from or arises out of *home-sharing*.
3. **Glass Breakage**-**We** do not pay for loss caused by breakage of glass or other glazing materials if the loss results from or arises out of *home-sharing*.

## LIABILITY COVERAGE SECTION

### INCIDENTAL LIABILITY AND MEDICAL PAYMENTS COVERAGES

1. The Incidental Liability And Medical Payments Coverages do not cover *bodily injury*, *property damage* or any loss, cost or expense:
  - a. To a *home-share guest*; or
  - b. That results from or arises out of *home-sharing*.

### EXCLUSIONS

1. **Exclusions that apply only to Personal Liability-***We* do not pay for *bodily injury* or *property damage*:
  - a. To a *home-share guest*; or
  - b. That results from or arises out of *home-sharing*.
2. **Exclusions that apply only to Medical Payments To Others-***We* do not pay for *bodily injury*:
  - a. To a *home-share guest*; or
  - b. That results from or arises out of *home-sharing*.

### EXCLUSIONS THAT APPLY TO PERSONAL INJURY

1. If *your* policy contains coverage for Personal Injury, *we* do not pay for any loss:
  - a. To a *home-share guest*; or
  - b. That results from or arises out of *home-sharing*.

All other *terms* and conditions remain unchanged.