



AMENDATORY ENDORSEMENT PRINCIPAL COVERAGES

Coverage B-Related Private Structures on the Premises-is deleted and replaced by the following:

Coverage B-Related Private Structures on the Premises.

This policy covers related private structures on the ***insured premises*** which are not attached to ***your residence***. (Structures connected to the ***residence*** by only a fence, utility line or similar connection are considered to be related private structures). This coverage includes fences, driveways, sidewalks, and other permanently installed outdoor yard fixtures.

Coverage B does not cover:

1. structures designed or used for ***business***; (However, this exclusion does not apply to structures rented, held for rental or otherwise used solely for private garage purposes)
2. outdoor antennas including their lead-in wiring, accessories, masts and towers, except as provided under Incidental Coverages;
3. trees, plants, shrubs and lawns.

Coverage D-Additional Living Expense & Loss of Rents Coverage-is deleted and replaced by the following:

Coverage D-Additional Living Expense and Loss of Rent Coverage.

Under Coverage D we pay:

1. any necessary and reasonable increase in living expenses ***you*** incur to maintain the normal standard of living of ***your*** household if the portion of the ***insured premises*** containing ***your*** household is made unfit for occupancy by an insured loss. ***We*** pay only for the period of time reasonably required to make the ***insured premises*** fit for occupancy or to settle ***your*** household in new quarters, whichever is less. This period of time is not limited by the policy period.
2. for any loss of rents actually sustained by ***you*** if the part of the ***insured premises*** rented to others is made unfit for occupancy due to an insured loss. ***We*** pay only for the period of time reasonably required to make the ***insured premises*** fit for occupancy. Loss of rents is the amount ***you*** would have received less the charges and expenses that do not continue while the ***insured premises*** are unfit for occupancy. This period of time is not limited by the policy period.

This Change Applies To Form FL-1R ***ONLY***.

Optional Perils-Extended Coverage—The following perils 3 through 7 are subject to an additional premium charge and apply only if a premium for Extended Coverage is shown on the Declarations Page, is deleted and replaced by the following:

Extended Coverage-The following perils 3 through 7 are included in the basic premium charge.