



NEW YORK AMENDATORY ENDORSEMENT (For use with FL-30 Ed. 5/92)

The coverage under this endorsement is subject to the *terms* contained in the General Policy Conditions. This endorsement amends the following policy condition.

Under the heading **Coverage B-Related Private Structures on the Premises**, subsection titled **Coverage B** does not cover on form FL-30 Ed. 5/92; the subsection is deleted and replaced as follows:

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, non-commercial garage purposes).
2. outdoor antennas (including satellite systems), their lead-in wiring, accessories, masts and towers, except as provided under Incidental Coverages.
3. trees, plants, shrubs and lawns, except as provided under Incidental Coverages.
4. land, including the land on which the property is located. This includes the cost of excavating, removing, grading or filling land, or water in or on that land.
5. pools, piers, wharves, docks, underground pipes, flues, conduits and drains, and retaining walls that are not part of the building.

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

Coverage D Additional Living Expense or Loss of Rent Coverage

Under Coverage D *we* pay:

1. the reasonable and necessary 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 a covered 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; or
2. the fair rental value of that part of the *insured premises* that *you* rent, or hold for rental, to others if damage by a covered cause of loss makes that part unfit for its normal use. *We* pay only for the period of time reasonably required to make the *insured premises* fit for occupancy. Loss of rents covers only those expenses which necessarily continue during the repairs and it does not include any loss or expense due to cancellation of any lease or rental agreement. This period of time is not limited by the policy period.

There is a Change Applicable to Form FL-1R ONLY:

Optional causes of loss-Extended Coverage-The following causes of loss, (3 through 9), 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 causes of loss, (3 through 9), are included in the basic premium charge.