



## LIABILITY FOR GUEST PROPERTY

Refer to the Declarations if information is not shown on this form.  
The coverage under this endorsement is subject to the *terms* contained in *your* policy.

### SCHEDULE

The *insured premises* contains \_\_\_\_\_ rental units.

Premium: \$ \_\_\_\_\_

*We* pay up to the applicable amount of insurance less the following deductible: \$25 \_\_\_\_\_

### WHAT WE PAY FOR

*We* pay for loss or damage for which *you* are legally liable, to the property belonging to a guest at the *insured premises*. The property must be inside a covered building or in *your* possession. *Our* amount of insurance is \$1,000 per guest, and a maximum of \$25,000 per policy period. *Our* payment for loss or damage to a guest's property will only be for the account of the owner.

With *our* written consent, *you* may select counsel of *your* choice to defend a suit or claim for *your* failure to pay loss or damage to guest property. *We* pay reasonable legal expenses *you* incur for *your* defense. *We* will not be obligated to pay for *your* legal expenses after *we* have paid, either by judgment or settlement, an amount equal to the amount of insurance applicable to this coverage. Any payment for legal expenses is additional insurance.

Liability For Guest Property coverage is excess to any other valid and collectible insurance.

### WHAT WE DO NOT PAY FOR

*We* do not pay for:

1. Any liability assumed by *you* under any express contract or agreement. However, if *you* have a written agreement with a guest before the loss occurs that increases the limit of *your* statutory liability, *we* will not be liable for any amount in excess of \$1,000;
2. Loss or damage caused by spilling, upsetting or leaking of any food or liquid;
3. Loss or damage when *you* have released any other person or organization from their legal liability;
4. Loss or damage to any vehicle, or its equipment, accessories, any property inside the vehicle or attached to the vehicle;
5. Loss or damage to any property in *your* care, custody or control for laundering or cleaning; or
6. Loss or damage to any articles carried or held by a guest as samples or for sale or for delivery after sale.

All other *terms* and conditions remain unchanged.