

Loudoun Mutual Insurance Company

This endorsement broadens the coverages provided by “your” primary coverage form.

PLEASE READ IT CAREFULLY

INCIDENTAL RENTAL TO OTHERS

The following provisions apply while the residence covered under this policy is incidentally rented or held for rental to others for temporary residential purposes.

DEFINITIONS

Item 4. “Business” definition is deleted and replaced by:

“Business” means a trade, a profession, or an occupation, including farming, all whether full or part time. This includes the rental of property to others.

PROPERTY COVERAGES

PRINCIPAL PROPERTY COVERAGES

Under Coverage B – Related Private Structures. We cover related private structures on the “insured premises” that are incidentally rented to others.

Under Coverage E - Farm Dwellings. We cover dwellings on the "insured premises" that are incidentally rented to others.

Under Coverage C – Personal Property, Limits on Certain Property, the “limit” that applies to “business” property does not apply to property which is incidental to the use of the residence for temporary residential purposes.

PERILS INSURED AGAINST – COVERAGES C AND D

Under the peril of Theft, item 11.e is deleted.

INCIDENTAL PROPERTY COVERAGES

Refrigerated Food Spoilage. This coverage is amended to include coverage for personal property intended for the use of incidental renters.

The following are added:

Personal Property of Incidental Renters. Personal Property belonging to renters is covered as Coverage C while on the residence premises. The most “we” will pay is \$5,000 per “occurrence”. This is subject to the policy deductible.

Outdoor Signs. We cover outdoor signs for direct physical loss caused by a peril that applies to Coverage C. The most “we” will pay is \$5,000 per “occurrence”. This is subject to the deductible.

LIABILITY COVERAGES

Incidental Liability Coverages

Items a. and b. of the Incidental Liability Coverage for Business are deleted and replaced by:

- a. The rental of the” insured premises” for temporary residential purposes; or

The following Incidental Liability Coverage is added:

Regardless of an “insured’s” legal liability “we” pay for property of incidental renters that is damaged by an “insured”. The most “we” will pay is \$2,500 per “occurrence”.