

SEASONAL DWELLING ENDORSEMENT

(HIG HO 09 SDE)

For the premium charged, liability coverage under this policy is limited to losses related to the ownership, maintenance or use of the premises insured by this policy.

The following changes have been made to the coverage provided under your policy.

DEFINITIONS

5. "Occurrence" is deleted and replaced by the following.
5. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, resulting from the ownership, maintenance, or use of the premises described on the Declaration page, which results, during the policy period, in:
 - a. "Bodily injury"; or
 - b. "Property damage."

SECTION I - PERILS INSURED AGAINST

Under **COVERAGE C - PERSONAL PROPERTY**, the following is added to item 12.:

- d. While the dwelling is "vacant" or "unoccupied" for 30 days or more or being constructed, unless you have shut off the water supply and drained the system and appliances of water. Systems and appliances of water do not include outdoor swimming pools or spas or outdoor irrigation wells.

SECTION I - EXCLUSIONS

Item 1.c.(4) (item 3.d in HO 00 06 and HO 00 08) is added as follows.

- (4) Water caused by the accidental discharge or overflow of water or steam or condensation from within a plumbing, heating, air conditioning or automatic fire protection sprinkler system or from within an appliance for heating water or from within a household appliance, while the dwelling is "vacant" or "unoccupied" for 30 days or more or being constructed unless you have shut off the water supply and drained the system and appliances of water. Systems and appliances of water do not include outdoor swimming pools or spas or outdoor irrigation wells.

All other provisions of this policy apply.