

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PERSONAL PROPERTY EXCLUSION**

For Use with HO 00 03 Form

**SECTION I – PROPERTY COVERAGES C.**

**Coverage C – Personal Property** is deleted.

**SECTION I – EXCLUSIONS**

The following exclusion is added:

- C.** We do not insure for loss to personal property:
- 1.** Owned or used by an “insured” while it is anywhere in the world; or
  - 2.** Owned by:
    - a.** Others while the property is on the part of the “residence premises” occupied by an “insured”; or
    - b.** A guest or a “residence employee,” while the property is in any residence occupied by an “insured.”

All other provisions of this policy apply.