

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RENTAL TO OTHERS – THEFT COVERAGE

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS FORM – FARM PROPERTY
FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD
PERSONAL PROPERTY COVERAGE FORM

- A.** Paragraph **B.9.c.(1)** of the Basic or Broad Causes Of Loss, or Paragraph **D.1.i.** of the Special Causes Of Loss in the Causes Of Loss Form – Farm Property, whichever of these Causes Of Loss is shown in the Declarations as applicable to **Coverage C – Household Personal Property**, is deleted and replaced by the following:
- 1. Basic Or Broad Causes Of Loss**
 - B.9.c.(1)** From that part of your principal residence, including its grounds and appurtenant structures, which you regularly rent to someone who is not a roomer, a boarder or an "insured";
 - 2. Special Causes Of Loss**
 - D.1.i.** Under Coverage **A, B** or **C**, theft from that part of your principal residence, including its grounds and appurtenant structures, which you regularly rent to someone who is not a roomer, a boarder or an "insured";
- B.** We will pay for loss caused by or resulting from theft:
- 1.** While the principal residence is rented:
 - a.** On an occasional basis to others, and is used only as a residence; or
 - b.** In part, to a roomer or boarder; and
 - 2.** Provided that the loss is not excluded by another applicable provision of this policy.
- C.** We will not pay for loss or damage from the part of a principal residence rented to others if that loss or damage is the result of theft:
- 1.** Committed by a tenant, roomer or boarder, member of a tenant's household, or employee of any of these;
 - 2.** Of "money", bullion, gold, goldware, goldplated ware, silver, silverware, silverplated ware, pewterware, platinum, platinumware, platinumplated ware, coins or medals;
 - 3.** Of securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets or stamps regardless of the medium (such as paper or computer software) on which the material exists;
 - 4.** Of jewelry, watches, furs, precious or semiprecious stones; or
 - 5.** Of firearms and related equipment.