RESIDENCE HELD IN TRUST
For Use With Homeowners Policies

Refer to Supplemental Declarations if information is not shown on this endorsement. We provide coverage under this endorsement subject to the terms of your policy.

SCHEDULE

Trust Name and Address: Trustee Name(s) and Address(es):

WHAT WE COVER

This endorsement modifies your policy for the insured premises held in trust and listed in the Declarations or Supplemental Declarations.

WHO IS AN INSURED

1. The definition of insured is amended to include:
   a. The Trustee(s) named in the Schedule for Coverage A-Residence, Coverage B-Related Private Structures on the Premises, Coverage L-Personal Liability and Coverage M-Medical Payments To Others. With respect to Coverage L-Personal Liability and Coverage M-Medical Payments to Others, coverage provided by this endorsement is only applicable to bodily injury or property damage arising out of the ownership, maintenance or use of the insured premises. The coverage provided by this endorsement applies only with respect to the Trustee’s duties as a Trustee of the Trust named in the Schedule.

ADDITIONAL DEFINITIONS

The following definitions are deleted from your policy and replaced as follows in this endorsement:

1. Business means a trade, profession, or other occupation including farming, all whether full, part time or on an occasional basis. Business shall include an activity engaged in for money, compensation or services that exceeds $2,500 in value per year. Business shall not include:
   a. Volunteer activities for which no money is received by the insured except payment or reimbursement of expenses;
   b. Provision of home day care activities for which no compensation is received except a mutual exchange of services;
   c. The rendering of home day care services to a relative of the insured; or
   d. Activities performed by the Trustee(s) named in the Schedule in connection with their fiduciary duty to administer the Trust named in the Schedule.

2. Insured Premises means:
   a. The following real property, but only if legal title to the real property is held in Trust by the Trustee(s) named in the Schedule:
      1) Described Location:
         a) If you reside in the one to four family house described in the Declarations, the insured premises means that house, related private structures and grounds at that location.
         b) If you reside in the townhouse or row house described in the Declarations, the insured premises means that townhouse or row house, related private structures and grounds used or occupied exclusively by your household for residential purposes at that location.
         c) If you reside in the one or two family manufactured home described in the Declarations, the
**insured premises** means that manufactured home, related private structures and grounds at that location.

d) If *you* reside in the condominium unit, cooperative, apartment or rented premises described in the Declarations, the **insured premises** means the parts of the described location which are used or occupied exclusively by *your* household for residential purposes.

2) For Personal Liability and Medical Payments to Others only, **insured premises** also include the following:

a) Other premises listed in the Declarations;

b) The portion of any residential premises acquired for *your* occupancy during the policy period;

c) Vacant land (other than farm land) owned by an *insured* including land on which a *residence* is being constructed for the personal use of an *insured*;

d) Individual or family cemetery lots and burial vaults;

e) Any premises used by *you* in connection with the Described Location; or

f) Approaches and access ways immediately adjoining the **insured premises**.

b. The portion of any residential premises not owned by an *insured*, while temporarily occupied by an *insured*;

c) That part of any premises occasionally rented to an *insured* for other than business purposes; and

d) Vacant land (other than farm land) rented to an *insured* including land on which a *residence* is being constructed for the personal use of an *insured*.

### ADDITIONAL EXCLUSIONS – LIABILITY COVERAGE

The following additional exclusions apply to this endorsement:

1. *We* do not pay for **bodily injury** or **property damage** arising out of any act or decision or failure to act or decide by any Trustee in administering the Trust or any breach of fiduciary duty by a Trustee.

2. *We* do not pay for **bodily injury** or **property damage** to a Trustee. Coverage does not apply for claims made or suits brought against a Trustee under this endorsement, or for any person acting on their behalf to repay or share damages with another person, who is obligated to pay damages because of **bodily injury** or **property damage** to that *insured*.

3. *We* do not pay for **personal injury** to a Trustee when such coverage is applicable to this policy. Coverage does not apply for claims made or suits brought against a Trustee, or for any person acting on their behalf to repay or share damages with another person, who is obligated to pay damages because of **personal injury** to that *insured*.

### ADDITIONAL POLICY CONDITIONS

The following are added to the Policy Conditions contained in this policy:

1. If this policy is canceled, notice shall also be sent to the Trustee(s) named in the Schedule.

2. If this policy is not renewed by *us*, notice shall also be sent to the Trustee(s) named in the Schedule.

3. As often as *we* reasonably request, *we* must be provided with Trust documents for the Trust named in the Schedule. The Trust documents must be provided to *us* within 10 ten days from the date of *our* request.

4. *We* must be notified promptly of any of the following changes related to the Trust named in the Schedule:

   a. The name and address of the Trust;

   b. The Trustee(s) of the Trust, including an addition of Trustee(s) or removal of Trustee(s);

   c. The mailing address of any Trustee(s);

   d. Termination of the Trust;

   e. Death or disability of a Trustee(s); or

   f. The Grantor (Settlor or Trustor) of the Trust discontinues living at the *residence*.

All other terms and conditions remain unchanged.