HOME-SHARING EXCLUSION

This endorsement is subject to the terms contained in your policy.

DEFINITIONS

The following definitions apply to this policy form:

1. **Home-sharing** means the rental or holding for rental, of all or part of the insured premises by an insured to a home-share guest, either for compensation or exchanging of services facilitated through a home-share provider. Home-sharing is not a business.

2. **Home-share guest** means any:
   a. Party who has entered into an agreement with an insured through a home-share provider for the purposes of home-sharing; or
   b. Companions of the those described in 2.a. above, whether or not they are staying at the insured premises.

3. **Home-share provider** means a company that facilitates:
   a. Home-sharing; and
   b. The payment of any compensation or exchanging of services between an insured and a home-share guest; Through a website, mobile application or social network.

PROPERTY COVERAGE

**PRINCIPAL PROPERTY COVERAGES**

These restrictions of coverage are added to the following Principal Property Coverages.

- **Coverage B**—Coverage B does not cover structures designed or used in whole or in part for home-sharing.
- **Coverage C**—Coverage C does not cover:
  1. Property of a home-share guest or anyone at the insured premises as a result of home-sharing; or
  2. Property in a space that is rented, held for rental, or otherwise made available for use, to a home-share guest.
- **Coverage D**—Coverage D does not cover any loss of rents that would have been earned from home-sharing.
- **Coverage E**—When applicable to your policy, Coverage E does not cover any loss or damage that results from or arises out of home-sharing.
- **Coverage F**—When applicable to your policy, Coverage F does not cover structures designed or used in whole or in part for home-sharing.
- **Coverage G**—When applicable to your policy, Coverage G does not cover any loss or damage to property that results from or arises out of home-sharing.

**EXCLUSIONS THAT APPLY TO PROPERTY COVERAGE**

These exclusions are added to Exclusions That Apply To Property Coverages.

- **We** do not pay for loss caused directly or indirectly by any of the following exclusions. The loss is excluded regardless of any other causes or events that contribute to or aggravate the loss either before the loss, at the same time as the loss or after the loss.
  1. **Theft**—We do not pay for loss caused by theft, including attempted theft or loss of property from a known place when it is likely that theft occurred, if the loss results from or arises out of home-sharing.
  2. **Vandalism and Malicious Mischief**—We do not pay for loss caused by vandalism or malicious mischief if the loss results from or arises out of home-sharing.
  3. **Glass Breakage**—We do not pay for loss caused by breakage of glass or other glazing materials if the loss results from or arises out of home-sharing.
LIABILITY COVERAGE SECTION

INCIDENTAL LIABILITY AND MEDICAL PAYMENTS COVERAGES
1. The Incidental Liability And Medical Payments Coverages do not cover bodily injury, property damage or any loss, cost or expense:
   a. To a home-share guest; or
   b. That results from or arises out of home-sharing.

EXCLUSIONS
1. Exclusions that apply only to Personal Liability—We do not pay for bodily injury or property damage:
   a. To a home-share guest; or
   b. That results from or arises out of home-sharing.
2. Exclusions that apply only to Medical Payments To Others—We do not pay for bodily injury:
   a. To a home-share guest; or
   b. That results from or arises out of home-sharing.

EXCLUSIONS THAT APPLY TO PERSONAL INJURY
1. If your policy contains coverage for Personal Injury, we do not pay for any loss:
   a. To a home-share guest; or
   b. That results from or arises out of home-sharing.

All other terms and conditions remain unchanged.