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

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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 COVERAGES

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.

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