LIABILITY FOR GUEST'~~S~~ PROPERTY

Refer to the ~~Supplemental~~ Declarations if information is not shown on this form.
~~For an additional premium, ***we*** provide~~The coverage under this endorsement is subject to the ***terms*** contained in ~~the General Policy Provisions~~***your*** policy.

SCHEDULE

~~1.~~The ***insured premises*** ~~contain not more than~~ contains _____ rental units.
~~2. A safe or vault is maintained for certain valuables of guest. Notice will be posted as provided by law, except~~ _____
3. Premium ~~$ ~~: $_____~~ _____~~.
We pay up to the applicable amount of insurance less the following deductible: $25

WHAT *WE* PAY FOR

We pay ~~on ***your*** behalf all sums~~ for loss or damage for which ***you*** ~~shall become~~are legally ~~obligated to pay as damages because of ***loss*** to~~ liable, to the property belonging to a guest at ***your***~~the~~ ***insured premises***. ~~This~~The property must be ~~within ***your premises***~~inside a covered building or in ***your*** possession. ~~***We*** have the right~~***Our*** amount of insurance is $1,000 per guest, and ~~duty~~a maximum of $25,000 per policy period. ***Our*** payment for loss or damage to a guest's property will only be for the account of the owner.

With ***our*** written consent, ***you*** may select counsel of ***your*** choice to defend ~~any suit against ***you*** which seeks damages on account of loss even if the allegations of the suit are groundless, false or fraudulent.~~a suit or claim for ***your*** failure to pay loss or damage to guest property. ***We*** pay reasonable legal expenses ***you*** incur for ***your*** defense. ***We*** ~~may make such investigation and settlement of any claim or suit as ***we*** judge convenient. ***We*** shall~~will not be obligated to ~~provide a defense~~pay for ***your*** legal expenses after ***we*** have paid, either by ~~judgement~~judgment or settlement, an amount equal to ~~***our*** limit of~~the amount of insurance applicable to this coverage. Any payment for legal expenses is additional insurance.
~~Regardless of the number of ***insureds***, ***our*** limit for all damages to any one guest is $1000. ***Our*** total limit of insurance for all damages during each year of the policy period is $25,000. Any payment by ***us*** shall reduce the limits of ***our*** insurance by the amount paid.~~

Liability For Guest Property coverage is excess to any other valid and collectible insurance.

WHAT *WE* DO NOT PAY FOR~~:~~

We do not pay for:
1. ~~1)~~ Any liability assumed by ***you*** under any express contract or agreement~~, other than~~. However, if ***you*** have a written agreement with a guest before the ~~***occurrence*** of a~~ loss ~~increasing~~occurs that increases the limit of ***your*** statutory liability ~~to a total~~, ***we*** will not be liable for any amount ~~not~~ in excess of $~~1000~~1,000;
2. ~~2) ***loss*** not in excess of $25. The sum of $25 will be deducted from the amount of all other losses. 3)~~ Loss or damage caused by spilling, upsetting or leaking of any food or liquid;
3. ~~4) ***loss***~~ Loss or damage when ***you*** have released any other person or organization from their legal liability;
4. ~~5) ***loss***~~ Loss or damage to any vehicle, or its equipment, accessories, any property inside the vehicle or attached to the vehicle;
5. ~~6) ***loss***~~ Loss or damage to any property in ***your*** care, custody or ~~possession~~control for laundering or cleaning; or

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6. ~~7) ***loss*~~ Loss or damage to any articles carried or held by a guest as samples or for sale or for delivery after sale.

~~**DEFINITIONS** The following definitions apply to this policy:~~
~~***Premises*** means that portion of the building, at the locations described, occupied by ***you*** conducting the ***business*** of an innkeeper.~~
~~***Loss*** means injury to or destruction or loss of tangible property.~~

All other ~~provisions apply to this endorsement, both property~~***terms*** and ~~liability.~~conditions remain unchanged.

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