

Seasonal Rental Extension – Seasonal Homeowners Broad Form

It is hereby understood and agreed that occasional rental of your seasonal residence is permitted. While your residence is being rented, the following changes are made to your coverage:

1. **Coverage D - Loss of Use of Your Dwelling** – the following coverage is added:

Fair Rental Value

If an Insured Peril makes that part of the dwelling rented to others or held for rental by you unfit for occupancy, we insure its Fair Rental Value. Payment shall be for the reasonable time required to repair or replace that part of the dwelling rented or held for rental.

Fair Rental Value shall not include any expense that does not continue while that part of the dwelling rented or held for rental is unfit for occupancy.

2. **Insured Perils** – Personal Property - #9. – Theft, including damage caused by theft or attempted theft is replaced by

a. Burglary:

This peril means theft of personal property from the premises following illegal and forcible entry or exit, leaving visible marks at the point of forced entry or exit.

We will pay up to \$500 of the amount of insurance on your personal property for damage to the building caused by burglary.

This peril does not include loss or damage:

- i. to animals, birds or fish;
- ii. occurring while the building is under construction or vacant even if permission for construction or vacancy has been given by us;
- iii. caused by theft from the part of the dwelling rented to others by any tenant, tenant's employee or member of the tenant's household

3. **Basis of Claim Settlement** – Deductible - the following clause is added:

For losses from Vandalism and Malicious Acts caused by tenants, we pay only the amount by which the loss or damage exceeds 2 times the deductible amount shown on the Coverage Summary Page.

All other limits, terms, conditions, provisions, definitions and exclusions shall have full force and effect.