

SEASONAL / SECONDARY ENDORSEMENT

AGREEMENT

If the "Declaration Page" shows that the Seasonal / Secondary Endorsement applies, it is agreed the property section of the policy to which it is attached is amended as follows:

SECTION 1 – PROPERTY COVERAGES

COVERAGE B – DETACHED PRIVATE STRUCTURES

"We" insure structures or buildings separated from the "dwelling" by a clear space, on "your" "premises" but not insured under Coverage A. If they are connected to the "dwelling" by a fence, utility line or similar connection only, they are considered to be detached private structures. If they are located off the shoreline from "your" "premises", they are considered to be detached private structures.

Property Not Included as Detached Private Structures

This coverage does not apply to any building or structure that is or was designed for agricultural purposes or is or was used in whole or in part for farming or any other commercial or "business" purposes, whether it is in use, unoccupied, or "vacant".

RESIDENTIAL PROPERTY – INSURED PERILS – DWELLING BUILDING, DETACHED PRIVATE STRUCTURES, PERSONAL PROPERTY

Vandalism & Malicious Acts

"We" agree to extend coverage to include loss or damage resulting from, contributed to or caused directly or indirectly due to vandalism or malicious acts caused by your tenant, employee or members of the tenant's household, up to a maximum of \$15,000.

Theft, including Damage Caused by Attempted Theft

"We" agree to extend coverage to include loss or damage resulting from, contributed to or caused directly or indirectly due to theft or damage caused by attempted theft by any tenant, employee or members of the tenant's household, up to a maximum of \$15,000.

All other policy terms, limits and conditions apply.