Policy Endorsement
The following endorsement changes your policy. Please read this document carefully and keep it with your policy.

This Endorsement Changes Your Policy—Keep It With Your Policy

Extended Premises Endorsement—APC185

In the General section, Definitions Used In This Policy, is revised as follows:

I. Item 4, Dwelling is replaced by the following:

4. Dwelling—means a one, two, three or four family building structure, identified as the insured property on the Policy Declarations, where you reside and which is principally used as a private residence.

II. Item 6, Insured premises is replaced by the following:

6. Insured premises - means:
   a) the residence premises; and
   b) under Section II only:
      1) the part of any other premises, other structures and grounds used by you as a residence. This includes premises, structures and grounds you acquire for your use as a private residence while this policy is in effect;
      2) any part of a premises not owned by an insured person but where an insured person is temporarily living;
      3) cemetery plots or burial vaults owned by an insured person;
      4) vacant land, other than farmland, owned by or rented to an insured person;
      5) land owned by or rented to an insured person where a one, two, three or four family dwelling is being built as that person’s residence;
      6) any premises used by an insured person in connection with the residence premises; or
      7) any part of a premises occasionally rented to an insured person for other than business purposes.

All other policy terms and conditions apply.