

# 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.

