THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - RESIDENCE PREMISES

Attached To and Forming Part of Policy	Effective Date of Endorsement 12:01AM at the Named Insured address shown on the Declarations		Named Insured
Additional Premium:		Return Premium:	

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

The definition of "insured" in this Policy is amended to include the Person(s) or Organization(s) named in the **SCHEDULE OF ADDITIONAL INSURED(S)** on the Declarations, but only with respect to:

SECTION I - PROPERTY COVERAGES, COVERAGE A - Dwelling and COVERAGE B - Other Structures; and

SECTION II – LIABILITY COVERAGES, COVERAGE E – Personal Liability and **COVERAGE F – Medical Payments to Others** but only with respect to "bodily injury" or "property damage" arising out of the ownership, maintenance, or use of the "residence premises".

Coverage provided under this endorsement does not apply to "bodily injury" to any employee, "residence employee", or temporary employee furnished to the "insured" to substitute for a permanent "residence employee" arising out of or in the course of the employee's employment by the Additional Insured named in the Schedule above.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

HMES5001 1124 Page 1 of 1