

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **RESIDENTIAL INSPECTION SERVICES**

This endorsement modifies insurance provided under the following:

### **BUSINESSOWNERS COVERAGE FORM**

The following is added to Paragraph **A. Coverages** of **Section II - Liability**:

However, with respect to the coverage provided for "Property Damage" during the course of a residential home inspection, Exclusions **B.1.k.(4)** and **(5)** of **Section II - Liability** do not apply;

#### **3. Property Damage During The Course of Residential Home Inspections**

- a. We will pay those sums that you become legally obligated to pay as damages because of "Property Damage" during the course of a residential home inspection. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

(1) The amount we will pay for damages is limited as described in Paragraph **D - Liability And Medical Expenses Limits Of Insurance** in **Section II - Liability**; and

(2) Our right and duty to defend end when we have used up the applicable Limit of Insurance in the payment of judgments or settlements or medical expenses.

- b. This insurance applies only if the loss or destruction of, or damage to property took place in the "coverage territory" during the policy period.

**A.** The following is added to Paragraph **B. Exclusions** of **Section II - Liability**:

#### **4. Applicable To Property Damage During The Course of Residential Home Inspections**

This insurance does not apply to:

- a. Liability excluded under Business Liability Coverage.

- b. Dishonest acts committed by you, your partners, members or managers;

- c. Loss or destruction of or damage to property resulting from seizure or destruction of the property by order of governmental authority; and

- d. Liability incurred from your release of any other person or organization from legal liability.

**B.** The following is added to Paragraph **D. Liability And Medical Expenses Limits Of Insurance** of **Section II - Liability**:

#### **5. Property Damage During The Course of Residential Home Inspections Limits Of Insurance**

- a. The most we will pay for all damages because of "Property Damage" during the course of a residential home inspection in any one "occurrence" is \$10,000.

- b. Subject to the applicable limit stated above in **5.a.**, the most we will pay for all "Property Damage" arising from all occurrences relating to any one residential inspection is \$10,000.

All loss, destruction or damage involving a single act or series of related acts whether caused by one or more persons is considered one "occurrence".

**ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.**