

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRUST ENDORSEMENT

The following provisions apply with respect to:

- A. A Trust, when named and specified in your Declarations as a Trust in the ADDITIONAL INTEREST(S) section of your Declarations; and
- B. Trustee(s), when named and specified in your Declarations as a Trustee in the ADDITIONAL INTEREST(S) section of your Declarations.

DEFINITIONS

- A. The following is added to Definition 7. "Insured":

7. "Insured" means:

- d. The Trust, if recognized under applicable state law as a legal entity with the capacity to sue or be sued in a court having jurisdiction, and if named and specified as a Trust in the ADDITIONAL INTEREST(S) section of your Declarations, but only for the following coverages:

- (1) Coverage **A** – Dwelling;
- (2) Coverage **B** – Other Structures, but not when form **CIT 04 12** is shown in your Declarations; and
- (3) 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 an "insured location" as defined under Definitions, Paragraph **B.8.a.** of this endorsement.

- e. The Trustee(s) named and specified as a Trustee in the ADDITIONAL INTEREST(S) section of your Declarations, but only for the following coverages:

- (1) Coverage **A** – Dwelling;
- (2) Coverage **B** – Other Structures, but not when form **CIT 04 12** is shown in your Declarations; and
- (3) 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 an "insured location" as defined under Definitions, Paragraph **B.8.a.** of this endorsement.

However, this Paragraph **A.7.e.** applies only with respect to the Trustee's duties as a Trustee of the Trust named and specified in the ADDITIONAL INTEREST(S) section of your Declarations, but only with respect to an "insured location".

- B. The following definitions are replaced:

3. "Business" means:

- a. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or

- b. Any other activity engaged in for money or other compensation, except the following:

- (1) One or more activities, not described in (2) through (5) below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;

- (2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;

- (3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services;

- (4) The rendering of home day care services to a relative of an "insured"; or

- (5) Activities performed as a Trustee in connection with administering the Trust named and specified in the ADDITIONAL INTEREST(S) section of your Declarations, but only with respect to an "insured location".

8. "Insured location" means:

- a. The following real property but only if legal title to such property is held in trust with respect to the Trust named and specified in the ADDITIONAL INTEREST(S) section of your Declarations:

- (1) The "residence premises";

(2) The part of other premises, other structures and grounds used by you as a residence; and

(a) Which is shown in your Declarations as "Location of Residence Premises"; or

(b) Which is acquired during the policy period for your use as a residence;

(3) Any premises used by you in connection with a premises described in (1) and (2) above;

(4) Vacant land, other than farm land;

(5) Land on which a one or two family dwelling is being built as a residence for an "insured"; and

(6) Individual or family cemetery plots or burial vaults of an "insured";

b. Any part of a premises:

(1) Not owned by an "insured"; and

(2) Where an "insured" is temporarily residing;

c. Any part of a premises occasionally rented to an "insured" for other than "business" use;

d. Vacant land, other than farm land, rented to an "insured"; and

e. Land rented to an "insured" on which a one or two family dwelling is being built as a residence for an "insured".

C. The following definition is added:

"Professional trustee" means a licensed professional who provides ongoing professional services with respect to the profession for which that individual is licensed, in connection with the administration of the trust for the property insured under this Policy.

SECTION II – EXCLUSIONS

Exclusion G.6. is replaced by the following:

G. Coverage E – Personal Liability

Coverage E does not apply to:

6. "Bodily injury" to you or an "insured" as defined under Definition 7.a., 7.b. or 7.e.

This exclusion also applies to any claim made or suit brought against that "insured" to:

a. Repay; or

b. Share damages with;

another person who may be obligated to pay damages because of "bodily injury" to that "insured".

SECTIONS I AND II – CONDITIONS

A. The following is added to the **Cancellation** condition:

If this policy is cancelled, notice will also be mailed to the Trustee(s) named and specified as a Trustee in the ADDITIONAL INTEREST(S) section of your Declarations.

B. The following is added to the **Nonrenewal** condition:

If we elect not to renew this policy, notice will also be mailed to the Trustee(s) named and specified as a Trustee in the ADDITIONAL INTEREST(S) section of your Declarations.

The following provisions are added:

PROFESSIONAL TRUSTEE

In no event does this Policy provide coverage for the acts, omissions, representations, responsibilities or duties of a "professional trustee" or the failure of an act, representation, responsibility or duty of a "professional trustee", other than that provided under this Trust endorsement for the property insured under this Policy.

TRUST DOCUMENTS

We must be provided, as often as we reasonably request, with copies of the trust documents, for the Trust named and specified in the ADDITIONAL INTEREST(S) section of your Declarations.

CHANGES AND NOTIFICATION REQUIREMENTS

We must be notified promptly of any of the following changes related to the Trust or the Trustee associated with the Trust, named and specified in the ADDITIONAL INTEREST(S) section of your Declarations, that occur during the policy period:

A. Changes in:

1. The name and address of the Trust;

2. The Trustee(s) of the Trust, including the addition or removal of a trustee; or

3. The mailing address of any trustee of the Trust.

B. Termination of the Trust.

C. Death or disability of a trustee.

D. The grantor (or settlor) of the Trust discontinues residing at the "residence premises".

E. Changes to the information provided in the Certification of Trust. In this event, we require a new executed Certification of Trust.

All other provisions of this policy apply.