



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED COVERAGE – AGENT OR DIRECT RELATIVE OWNED PROPERTY

You and **We** agree, **Part 5B,1,n,** is replaced by the following:

- n.** Services involving property in which any of **You** or any of **Your Direct Relatives** have or had, or will have an ownership or equity interest, either direct or indirect, as an individual, partner, shareholder or fiduciary. "**Direct Relative**" means any of the following (including step-relations or relations by adoption): Your parents, grandparents, siblings, aunts, uncles, cousins, children and **Your** spouse (or domestic partner) and **Your** spouse's (or domestic partner's) parents, grandparents, siblings or children.

This exclusion does not apply to **Claims** involving only the sale (not purchase) of residential property owned in which **You** or a **Direct Relative** have or will have a financial interest if:

- (1) A written Home Inspection Report is issued by an ASHI, CREIA, NACHI or NAHI member inspector;
- (2) An Approved Home Warranty is in place;
- (3) All State required property transfer disclosure statements are properly completed, signed, and delivered;
- (4) The property in which the insured holds an interest consists of 1-4 residential units.

The Retention applicable to any Claim covered under this section shall double the Retention shown on the Declarations Page unless the transaction file contains a pre-approved supplement to the purchase contract.

All other terms and conditions of this Policy remain unchanged.