



Branded Name
underwritten by company name
PO Box 99999, Xxxxxxxx, XX 99999-9999 (999) 999-9999

Policy Number:
Insured Name:

Renters

This endorsement changes the policy. Please read it carefully.

Amendatory Endorsement - Nevada

The policy is amended only as described below. All other terms, conditions and exclusions remain unchanged.

SECTION I – CONDITIONS

R. **Policy Period** paragraph 2.a is DELETED and REPLACED by the following:

- a. Commences on the date and time shown on the Declarations page, but not before the date and time coverage is applied for; and

SECTION II – EXCLUSIONS

E. **Coverage E – Personal Liability And Coverage F – Medical Payments To Others - 2. “Business”** paragraph E.2.c.(1)(a) is DELETED and REPLACED by the following:

- (a) For the exclusive use as a residence on an occasional basis but for no more than a total of 14 days in the 12 months preceding the “occurrence” which caused the “bodily injury”, “personal injury” or “property damage”;

SECTION II – CONDITIONS

I. **Policy Period** paragraph 2.a is DELETED and REPLACED by the following:

- a. Commences on the date and time shown on the Declarations page, but not before the date and time coverage is applied for; and

SECTIONS I AND II – CONDITIONS

H. **Subrogation** is DELETED and REPLACED by the following:

When we pay any loss, an “insured’s” right to recover from anyone else becomes ours up to the amount we have paid. An “insured” must protect these rights and help us enforce them.

Any “insured” may waive in writing before a loss all rights of recovery against any person.

Subrogation does not apply to Coverage F – Medical Payments.