

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### WILDFIRE RESPONSE PROGRAM

(HO-3 and HO-9 only)

#### SECTION I - DEFINITIONS

20. "Residence premises" for the purposes of this endorsement only, is deleted and replaced by:

20. "Residence premises" means:

- a. The one family dwelling, other structures, and grounds; or
- b. That part of any other building;

Where you reside and which is shown as the "residence premises" in the Declarations.

With respect to the coverage provided by this endorsement, the following definitions are added:

"Wildfire" means an uncontrolled, rapidly spreading fire through woodland, brush or residential areas.

"Wildfire response supplier" means a supplier we have contracted with to perform wildfire suppression and structural protection services. The "wildfire" response supplier determines what wildfire activity has the potential to threaten your "residence premises" and determines the most appropriate methods to mitigate fire loss.

#### SECTION I - CONDITIONS

The following condition is added:

If an active "wildfire":

- a. is within 3 miles of your "residence premises"; or
- b. causes a civil authority to prohibit you from use of the "residence premises";

you authorize our "wildfire response supplier's" certified firefighters to access your "residence premises" to perform nondestructive "wildfire" suppression and structural protection services, including but not limited to:

- a. debris removal;
- b. fuel source mitigation; and
- c. closing structure openings.

This Condition is not a promise that "Wildfire" services will be provided or will prevent damage.

The wildfire response program may be discontinued at any time without further notice.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

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