
REDUCTION IN COVERAGE WHEN VACANT OR UNOCCUPIED
11010 05/10

DEFINITIONS

The following definitions are added:

Vacant means:

The absence of most of:

1. The furniture; and
2. Other items

needed for human occupancy as a dwelling.

Unoccupied means any dwelling without continual residency even if it is fully furnished.

DECLARATIONS PAGE

For policies that indicate on the Declarations Page an occupancy of either "PRIMARY" or "RENTAL":

The Amount of Insurance shown on the Declarations Page is reduced to 60% of the amounts shown any time the dwelling on your **premises** is **vacant** or **unoccupied** for a period of 30 days or more.

For policies that indicate on the Declarations Page an occupancy of either "SEASONAL" or "VACATION RENTAL":

The Amount of Insurance shown on the Declarations Page is reduced to 60% of the amounts shown any time the dwelling on your **premises** is **vacant** for a period of 30 days or more.

11010 05/10

All other provisions of your policy apply.