

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TENANTS RELOCATION EXPENSE - MASSACHUSETTS

This endorsement is required by Massachusetts law.

This policy provides "relocation expense" benefits as follows:

1. Relocation Expense

When a rented living quarters in a building covered by this policy is made uninhabitable as a result of a loss by fire, this policy covers "relocation expense" incurred by the tenant or lawful occupant to relocate to other living quarters in the shortest possible time.

2. Definitions

a. "Relocation expense" means documented, reasonable and necessary costs and living expenses, including:

- (1) Costs of packing, insuring, storing and carting household goods;
- (2) Costs of securing new utility services less refunds from discontinued services at the damaged premises;
- (3) Costs of searching for other quarters;
- (4) Costs of disconnecting and reconnecting household appliances;
- (5) Additional living expenses while searching for or awaiting possession of other quarters or the restoration of existing quarters, including costs of hotel room rental;
- (6) The security deposit and first month's rent for a new rental unit if the security deposit of last month's rent is not already due and owing from the landlord to the tenant; and
- (7) Clothing or furniture replacement;

commencing with the date of damage to the covered building and not limited by the expiration date of this policy.

"Relocation expense" does not mean:

- (1) Loss caused by the termination of a lease or other agreement; or
- (2) Down payments, legal fees and closing costs incidental to the purchase of other quarters.

b. "Rented living quarters" means a room, suite of rooms or apartment rented as a single residential unit by one or more persons.

"Rented living quarters" does not mean one or more rooms occupied by one or more persons as roomers in a hotel, motel, public or private lodging or rooming house where the premises are occupied on a transient basis.

3. Limit of Liability

The liability for "relocation expense" under this policy is limited to not more than \$750 for a "rented living quarters".

4. No Deductible

The deductible provisions of this policy do not apply to the "relocation expense" benefits.

5. Other Insurance

a. If at the time of loss, the tenant or lawful occupant has other insurance that covers "relocation expense", we shall not be liable for any loss under this coverage until the liability of such other insurance has been exhausted.

b. If you have other insurance that covers "relocation expense", payment under this policy will be prorated with such insurance for the smaller of the incurred "relocation expense" or \$750 all after application of the other insurance of the tenant or lawful occupant.

6. Loss Settlement

The claims of all persons occupying the "rented living quarters" will be settled with and payment made to the tenant or lawful occupant renting the quarters from the building owners, or lessor.

All other provisions of this policy remain unchanged.