

Other Residents Of Your Household

Old Form # ML-433

New Form # HO 1748

Summary of Changes:

Certain property and liability coverages are extended to apply to the person identified in the Schedule, but the definition of insured is not amended to include such person. Coverage is extended to apply to the person identified in the Schedule who lives with the named insured, is a member of the named insured's household, has not attained "insured" status, and is not a guest, domestic employee, employee, tenant, roomer, a boarder.

Coverage is also extended to a person under the age of 21 years who lives with and is in the legal custody of the person named in the Schedule.

The endorsement stipulates that the extensions of the definition of insured set forth above apply only while that person in the Schedule lives with the insured and is a member of the insured's household.

The endorsement specifies that the named insured agrees to notify the company within 30 days if the person named in the Schedule stops living with the named insured or is no longer a member of the named insured's household.

The named insured agrees to be solely responsible for the payment of any premium associated with this endorsement.

Under the definition of insured, Item F which pertains solely with respects to the liability coverage of this policy, sections 2, 4 and 5 incorporate references to a person to whom coverage is extended as named in this endorsement.

The additional Exclusions That Apply To Coverage L in the underlying forms is modified to reference the person or persons named in the Schedule to whom coverage is extended.