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MAX Family of Companies

MutualAid eXchange (MAX) • MAX Insurance Agency, Inc. • MII Management Group, Inc.

Scheduled Related Private Structures - Away From The Described Location

Old Form # ML-418

New Form # HO 6218

Summary of Changes:

The list of related private structures located away from the described location that are excluded from coverage is expanded to include the following:

a) being used as a residence; b) capable of being used as a residence; c) used, in whole or in part, for the direction or operation of a "business"; d) used, in whole or in part, for the storage of "business" property; or e) rented or held for rental to any person who is not a tenant of the residence covered under Coverage A.

The new form includes three new sections under principal property coverages as follows:

c. "We" cover such structures for direct physical loss caused by a Peril Insured Against described under:

1) Coverage A, if this policy includes form HO 0006; or 2) Coverage B, if this policy does not include form HO 0006.

d. Except as amended by this endorsement, all of the "terms" of:

1) Coverage A, if this policy includes form HO 0006; or 2) Coverage B, if this policy does not include form HO 0006;

apply to such structures.

e. The "limit" shown on the "declarations" for:

1) Coverage A, if this policy includes form HO 0006; or 2) Coverage B, if this policy does not include form HO 0006;

does not apply to such structures. "We" will pay no more for loss to a structure described in the Schedule above than the "limit" shown in the Schedule for that structure.

The loss settlement term have been updated as follows:

Loss Settlement Terms -- Subject to the other "terms" under How Much We Pay For Loss Or Occurrence, "we" settle losses according to the Actual Cash Value Terms.

In the Actual Cash Value Terms, cost to repair or replace does not include any increased cost that results from the enforcement of a code, ordinance, or law, except to the extent that coverage for such increased cost is provided under the Incidental Property Coverage for Increased Cost -- Ordinance or Law.

Actual Cash Value Terms

The smaller of the following amounts is used in applying the "terms" under Our Limit:

1) the cost to repair or replace the damaged part of the property with materials of like kind and quality, to the extent practical; or 2) the "actual cash value" of the damaged part of the property just before the loss.