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## Related Private Structures Rented To Others

Old Form # ML-40

New Form # HO 1734

Summary of Changes:

The endorsement adds a definition of "fungi".

It adds a clarifying statement that under Form HO 0006 that the perils insured against described under Coverage A apply to described structures when this endorsement is attached.

Coverage for liability arising out of structures described in the schedule is provided within the incidental liability coverage for business instead of providing coverage by including them within the definition of "insured premises".

The endorsement adds additional exclusions addressing pollutants, bacteria, fungi, wet rot, dry rot, and lead to Coverage L and Coverage M.

The endorsement adds an additional exclusion addressing lead to Coverage L.