



## OPEN HOUSE - PROPERTY DAMAGE COVERAGE ENDORSEMENT

This Endorsement Changes the Policy. Please Read it Carefully.

It is agreed that the following amendment is made part of the Policy:

1. Section III LIMITS OF LIABILITY and the Declarations is amended to include the following;

Open House Limit of Liability

The Open House Limit of Liability, as set forth in the Declarations, is a sublimit included within, and not in addition to, the "each **claim**" and the "aggregate" limit of liability and shall not be considered as separate to such limits of liability;

2. Section IV DEFINITIONS is amended to include the following:

**Open House** means an advertised designated time period (3 hours) where multiple potential buyers have the opportunity to view the specific property that is listed for sale by the **Insured** while in the care, custody or control of the **Insured**.

3. Solely as respects the coverage afforded under this endorsement, Section V EXCLUSIONS, is amended by the addition of the following:

based on or arising out of **property damage**, except that this exclusion shall not apply to **claims** based on or arising out of the **Insured's open house**. However, a separate open house limit of liability, as set forth in Section III, Limits of Liability and the Declarations, shall apply to such **claims**;

4. Section 3 of the Declarations, Errors and Omissions Liability, is amended to include the following:

**Open House** Limit of Liability (SUBLIMIT INCLUDED WITHIN THE LIMITS OF LIABILITY) \$50,000 each **claim** and in the aggregate

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.