



LIABILITY FOR GUEST'S PROPERTY

Refer to the Supplemental Declarations if information is not shown on this form.

For an additional premium, *we* provide coverage under this endorsement subject to the *terms* contained in the General Policy Provisions.

SCHEDULE

1. The *premises* contain not more than _____ rental units.
2. A safe or vault is maintained for certain valuables of guest. Notice will be posted as provided by law, except _____
3. Premium \$ _____.

WHAT WE PAY FOR

We pay on *your* behalf all sums which *you* shall become legally obligated to pay as damages because of *loss* to property belonging to a guest at *your premises*. This property must be within *your premises* or in *your* possession. *We* have the right and duty to defend any suit against *you* which seeks damages on account of loss even if the allegations of the suit are groundless, false or fraudulent. *We* may make such investigation and settlement of any claim or suit as *we* judge convenient. *We* shall not be obligated to provide a defense after *we* have paid, either by judgement or settlement, an amount equal to *our* limit of insurance.

Regardless of the number of *insureds*, *our* limit for all damages to any one guest is \$1000. *Our* total limit of insurance for all damages during each year of the policy period is \$25,000. Any payment by *us* shall reduce the limits of *our* insurance by the amount paid.

WHAT WE DO NOT PAY FOR:

- 1) any liability assumed by *you* under any express contract or agreement, other than a written agreement with a guest before the *occurrence* of a loss increasing the limit of *your* statutory liability to a total amount not in excess of \$1000;
- 2) *loss* not in excess of \$25. The sum of \$25 will be deducted from the amount of all other losses.
- 3) *loss* caused by spilling, upsetting or leaking of any food or liquid;
- 4) *loss* when *you* have released any other person or organization from their legal liability;
- 5) *loss* to any vehicle, or its equipment, accessories, any property inside the vehicle or attached to the vehicle;
- 6) *loss* to any property in *your* custody or possession for laundering or cleaning;
- 7) *loss* to any articles carried or held by a guest as samples or for sale or for delivery after sale.

DEFINITIONS-The following definitions apply to this policy:

Premises-means that portion of the building, at the locations described, occupied by *you* conducting the *business* of an innkeeper.

Loss-means injury to or destruction or loss of tangible property.

All other provisions apply to this endorsement, both property and liability.