THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MASSACHUSETTS TENANT RELOCATION EXPENSE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

This endorsement is required by Massachusetts law.

The following changes are made to SECTION I - PROPERTY:

A. The following is added to Paragraph A.5., Additional Coverages:

Tenant Emergency Assistance
We will pay the “Tenant emergency assistance” expenses incurred by the tenant or lawful tenant or lawful occupant to relocate to other living quarters in the shortest amount of possible time if the "rented living quarters" in a covered building is made uninhabitable as a result of physical loss or damage to the covered building. The loss or damage must be caused by or result from a Covered Cause of Loss.

B. The following is added to Paragraph C., Limits of Insurance:

The most we will pay for "tenant emergency assistance" in any one occurrence is $1,000 for each "rented living quarters".

C. The following is added to Paragraph D., Deductible:

No Deductible applies to the "tenant emergency assistance" benefits.

D. The following is added to Paragraph H., Definitions:

1. "Tenant emergency assistance" means documented, reasonable and necessary costs and living expenses, including:
   a. Costs of packing, insuring, storing and carting household goods;
   b. Costs of securing new utility services, less refunds from discontinued services at the damaged premises;
   c. Costs of searching for other quarters;
   d. Costs of disconnecting and reconnecting household appliances;
   e. Additional living expenses while searching for or awaiting possession of other quarters or the restoration of existing quarters, including costs of hotel room rental;
   f. Security deposit and first month's rent for a new rental unit, unless the security deposit or last month's rent is already due and owing from the landlord to the tenant; and
   g. Costs of replacing furniture or clothing;

   commencing with the date of damage to the covered building and not limited by the expiration date of this policy.
2. "Tenant emergency assistance" does not mean:
   a. Loss caused by the termination of a lease or other agreement;
   b. Down payments, legal fees and closing costs incidental to the purchase of other quarters.

3. "Rented living quarters" means a room, suite of rooms or apartment rented as a single residential unit by one or more persons. Within dwellings designed for occupancy by four or fewer families, each bedroom occupied as college student rental housing is a separate "rented living quarters."
   "Rented living quarters" does not mean one or more rooms occupied by one or more persons as roomers in a hotel, motel, public or private lodging or rooming house where the premises are occupied on a transient basis.

E. The following is added to Paragraph E.5., Loss Payment
   The claims for all persons occupying the "rented living quarters" will be settled with and payment made to the tenant or lawful occupant renting the quarters from the building owners, or lessor.

F. The following change is made to Paragraph H., Other Insurance:
   If at the time of loss, the tenant or lawful occupant has other insurance that covers "tenant emergency assistance", we shall not be liable for any loss under this coverage until the liability of such other insurance has been exhausted.
   If you have other insurance that covers "tenant emergency assistance", payment under this policy will be prorated with such insurance for the smaller of the incurred "tenant emergency assistance" or $1,000 all after application of the other insurance of the tenant or lawful occupant.

All other provisions of this policy remain unchanged.