

**Form #NIR** (Rev. October 2019)  
**Named Insured Restriction Endorsement**

It is understood and agreed that:

Named Insureds not residing on the premises as their principal dwelling are restricted to the following coverage as it relates to their insurable interest:

Coverage A, Dwelling  
Coverage B, Private Detached Structures  
Coverage C, Personal Property  
Premises liability

Premises Liability is defined as:

Legal liability arising out of your ownership, use or occupancy of the premises. This insurance also applies if you assume, by a written contract, the legal liability of other persons in relation to your premises.

You **are not** insured for claims made against you arising from:

- a. Damage to property you own, occupy or lease;
- b. Damage to property in your care, custody or control;
- c. Damage to personal property or fixtures as a result of work done on them by you or anyone on your behalf;
- d. Bodily injury to you or to any person residing in your household other than a residence employee.

Nothing herein contained shall vary, alter or extend any provision or condition of the Policy other than as above stated.