



## 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.