

**ENDORSEMENT
EXPANDED PLUS
Issued By: CATIC**

Attached to and made a part of EXPANDED PROTECTION OWNER POLICY EOP _____ MA
("Policy")

The insurance provided by this endorsement is subject to the exclusions and limitations contained in Section 5 of this endorsement and, except as expressly modified by this endorsement, the Policy Exclusions, the Exceptions from Coverage in the Policy's Schedule B, and the Policy Conditions.

1. **REMOVAL OF DEDUCTIBLES:** Schedule A of the Policy is amended by deleting the amounts listed under Your Deductible Amount for Covered Risks 16, 18, 19 and 21 in Schedule A of the Policy and replacing these amounts with "None".
2. **REMOVAL OF MAXIMUM DOLLAR LIMITS OF LIABILITY:** Schedule A of the Policy is amended by deleting the amounts listed under Our Maximum Dollar Limit of Liability for Covered Risks 16, 18, 19 and 21 in Schedule A of the Policy and replacing these amounts with the Policy Amount.
3. **COVERAGE FOR LEGAL ENTITIES:** The limitation contained in the Policy's Coverage Statement that "each insured named in Schedule A is a Natural Person" is deleted.
4. **CONTINUATION OF COVERAGE:** Section 2.b. of the Conditions (Continuation of Coverage) is amended to add the following additional subsections (6) and (7):
 - b. This Policy also insures:
 - (6) Your spouse who receives Your Title because You were the sole owner, and You transferred Your Title to Your spouse by deed for no consideration; or
 - (7) A corporation, partnership, limited liability company, or other similar legal entity to which You transfer Your Title for no consideration, provided the stock, shares, memberships or other equity interests of the grantee are wholly owned by You and provided the Land continues to be used exclusively as a one to four family residence.
5.
 - a. The coverages contained in this endorsement do not apply to any portion of the Property located outside the Commonwealth of Massachusetts.
 - b. There shall be no liability under this endorsement based upon the refusal or failure of any party to purchase, lease or lend money on the Land, but this exclusion does not limit the coverage provided by Covered Risk 16(c.).
 - c. Except as this endorsement expressly states, it does not (i) modify any of the terms and provisions of the Policy; (ii) modify any prior endorsements; (iii) extend the effective date of the Policy; or (iv) increase the Policy Amount.

CATIC

By



JAMES M. CZAPIGA, PRESIDENT