

MASSACHUSETTS TENANT RELOCATION EXPENSE

This endorsement is required by Massachusetts law.

This policy provides **relocation expense** benefits as follows:

1. Relocation Expense

When a **rented living quarters** in a building covered by this policy is made uninhabitable as a result of a loss by fire, this policy covers **relocation expense** incurred by the tenant or lawful occupant to relocate to other living quarters in the shortest possible time.

2. Definitions

A. "Relocation expense" means documented, reasonable and necessary:

- (1) Costs of packing, insuring, storing and carting household goods;
- (2) Costs of securing new utility services less refunds from discontinued services at the damaged premises;
- (3) Costs of searching for other quarters;
- (4) Costs of disconnecting and reconnecting household appliances;
- (5) Additional living expenses while searching for or awaiting possession of other quarters or the restoration of existing quarters;

commencing with the date of damage to the covered building and not limited by the expiration date of this policy.

"Relocation expense" does not mean:

- (1) Loss caused by the termination of a lease or other agreement;
- (2) Security deposits or other payments made to the landlord or lessor of other quarters;
- (3) Down payments, legal fees and closing costs incidental to the purchase of other quarters.

B. "Rented Living Quarters" means a room, suite of rooms or apartment rented as a single residential unit by one or more persons.

"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.

3. Limit of Liability

The liability for **relocation expense** under this policy is limited to not more than \$750 for a **rented living quarters**.

4. No Deductible

The deductible provisions of this policy do not apply to the **relocation expense** benefits.

5. Other Insurance

A. If at the time of loss, the tenant or lawful occupant has other insurance that covers **relocation expense**, we shall not be liable for any loss under this coverage until the liability of such other insurance has been exhausted.

B. If you have other insurance that covers **relocation expense**, payment under this policy will be prorated with such insurance for the smaller of the incurred **relocation expense** or \$750 all after application of the other insurance of the tenant or lawful occupant.

6. Loss Settlement

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.

All other provisions of this policy remain unchanged.