



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIFIC STRUCTURES AWAY FROM THE RESIDENCE PREMISES

For an additional premium, **we** cover each structure described below which is owned by **you** and located away from the **residence premises**, if used by **you** in connection with the **residence premises**. The limit of liability shown below for each structure is the most **we** will pay for loss to each structure.

Description of Structure*	Location*	Limit of Liability*
---------------------------	-----------	---------------------

1. **We** do not cover a structure:
 - a. Being used as a dwelling;
 - b. Capable of being used as a dwelling;
 - c. Used in whole or in part for **business**; or
 - d. Rented or held for rental to any person not a tenant of the dwelling.

2. This coverage does not apply to land, including land on which the structure is located.

3. With respect to structures covered under this endorsement, **Section I - Condition 3. Loss Settlement** is deleted and replaced by the following:

Covered losses will be settled at actual cash value at the time of loss, but not more than the amount required to repair or replace.

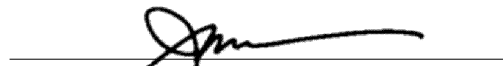
*Entries may be left blank if shown elsewhere in this policy for this coverage.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY



 Secretary



 President

Includes copyrighted material of Insurance
Services Office, Inc., with its permission.
Copyright, Insurance Services Office, Inc., 1990