

**Restrictive Endorsement  
HEATING SYSTEM EXCLUSION**

(The information required below may also be shown on the declarations)

**-PLEASE READ THIS CAREFULLY-**

In consideration of the issuance and/or continuance of the policy to which this endorsement is attached, it is understood and agreed that there is no coverage for loss or destruction that occurs as a direct or indirect result of the perils of fire or smoke if it is directly or indirectly caused by any heating system located in

This exclusion applies to the structure the system is located in as well as all personal and/or farm personal or business property located within and next to the structure.

A heating system is defined as any system or fireplace that heats or warms the area around it. The system may use but is not limited to coal, wood, corn, grass or any other solid fuel burning material, kerosene, motor or fuel oil. Losses that are a result of embers, cinders, ashes, sparks or other fuel outside of the heating system will be considered loss by the heating system.

**This endorsement attaches to:**

**Policy**

**Insured**

**Effective Date**

**The named insured accepts this endorsement as evidenced by his/her/their signature(s).**

**Insured** \_\_\_\_\_ **Date** \_\_\_\_\_

All other terms and conditions of this policy remain unchanged.