

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**OPTIONAL INCLUSION – HAWAII**  
Form HO 00 01, 00 02 Or 00 03

**SECTION I – CONDITIONS**

Under Item **3. Loss Settlement**, Subparagraph **b.(6)** is added:

- (6)** Buildings shall include cooking, heating, refrigerating, cooling, ventilating, washing and drying appliances, and floor coverings cemented to the floor.

All other provisions of this policy apply.