

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNIT-OWNERS COVERAGE

SCHEDULE*

Unit-Owners Building Items Limit Of Liability:

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

A. The following coverage is added for the limit of liability shown in the Schedule above.

Unit-Owners Building Items

We cover for direct physical loss caused by the Perils Insured Against:

1. The alterations, appliances, fixtures and improvements which are part of the building contained within your unit;
2. Items of real property which pertain exclusively to your unit;
3. Property which is your insurance responsibility under a corporation or association of property owners agreement; or
4. Structures owned solely by you, other than the Described Location, on the premises of the Described Location. However, we do not cover:
 - a. Land, including land on which the Described Location, real property or structures are located;
 - b. Structures rented or held for rental to any person not a tenant of the Described Location, unless used solely as a private garage.
 - c. Structures used in whole or in part for commercial, manufacturing or farming purposes. However, we do cover a structure that contains commercial, manufacturing or farming property solely owned by you or a tenant of the dwelling provided that such property does not include gaseous or liquid fuel, other than fuel in a permanently installed fuel tank of a vehicle or craft parked or stored in the structure; or
 - d. Gravemarkers, including mausoleums.

B. The following conditions apply only to the coverage provided by this endorsement:

1. Other Insurance And Service Agreement

If, at the time of loss, there is other insurance or a service agreement in the name of a corporation or association of property owners covering the same property covered by this policy, this insurance will be excess over the amount recoverable under such other insurance or service agreement.

2. Loss Settlement

Unit-Owners Building Items losses are settled as follows:

- a. If the damage is repaired or replaced within a reasonable time, at the actual cost to repair or replace;
- b. If the damage is not repaired or replaced within a reasonable time, at actual cash value but not exceeding the amount required to repair or replace.

In this provision, the terms "repaired" or "replaced" do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in Paragraph **E.12. Ordinance Or Law.**

3. Fair Rental Value

The following sentence is added to the Fair Rental Value Coverage in all policies covering Fair Rental Value:

We also cover the fair rental value if a loss to the building containing the property described in this policy by a Peril Insured Against under this policy makes that part of the Described Location rented to others or held for rental by you unfit for its normal use.

4. Additional Living Expense

The following sentence is added to the Additional Living Expense Coverage in all policies covering Additional Living Expense:

We also cover the necessary increase in living expense incurred by you so that your household can maintain its normal standard of living if a loss to the building containing the property described in this policy by a Peril Insured Against under this policy makes the Described Location unfit for its normal use.

All other provisions of this policy apply.

SAMPLE