

## UNIT-OWNER'S COVERAGE

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

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### PROPERTY COVERAGES

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1. Under Principal Coverages, item 1., Coverage A -- Dwelling, is deleted and replaced by the following:

1. **Coverage A -- Dwelling**

- a. **Covered Property** -- "We" cover:

- 1) additions, alterations, appliances, decorations, fixtures, and installations that are part of the building included within "your" unit;
- 2) items of real property pertaining exclusively to "your" unit;
- 3) property that is "your" insurance responsibility under an agreement with an association or a corporation of property owners; and
- 4) structures at the site of the "described location" that are owned solely by "you", other than "your" unit.

- b. **Property Not Covered** -- "We" do not cover:

- 1) land, including the land on which covered property is located;
- 2) underground water or surface water;
- 3) except as provided under the incidental coverages, trees, plants, shrubs, or lawns;
- 4) grave markers or mausoleums; or
- 5) any structure:

- a) rented or held for rental to others, but this does not include a structure used solely for private garage purposes;
- b) used, in whole or in part, for the direction or operation of a commercial, manufacturing, or farming endeavor; or
- c) used, in whole or in part, for the storage of commercial, manufacturing, or farming property.

However, this item b.5)c) does not apply to a structure used by "you" to store commercial, manufacturing, or farming property owned solely by "you", but only if such property does not consist of or contain gaseous or liquid fuel, other than fuel contained in:

- (1) a permanently installed fuel tank of a vehicle or craft parked or stored in the structure; or
- (2) a portable container that is designed to hold fuel and has a capacity of no more than five U.S. gallons.

- c. The "limit" that applies to Coverage A is the most "we" pay per occurrence for all property covered under Coverage A.

2. Under Principal Coverages, Coverage D -- Additional Living Costs And Fair Rental Value, the following is added to item 4.a.:

"We" also pay for the necessary and reasonable increase in living costs "you" incur to maintain the normal standard of living of "your" household if a loss to the building containing property covered under Coverage A, as set forth in this endorsement, is caused by a peril insured against in this policy and such loss makes the "described location" unfit for its normal use.

3. Under Principal Coverages, Coverage D -- Additional Living Costs And Fair Rental Value, the following is added to item 4.b.:

"We" also pay for the fair rental value of that part of the "described location" rented or held for rental to others by "you" if a loss to the building containing property covered under Coverage A, as set forth in this endorsement, is caused by a peril insured against in this policy and such loss makes that part of the "described location" rented or held for rental to others by "you" unfit for its normal use.

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## HOW MUCH WE PAY FOR LOSS

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With respect to property covered under Coverage A, as set forth in this endorsement, item 5., Loss Settlement Terms, is deleted and replaced by the following:

### Loss Settlement Terms

- a. "We" settle losses according to the Replacement Cost Terms.

- b. In the Replacement Cost Terms, cost to repair or replace does not include any increased cost that results from the enforcement of a code, an ordinance, or a law.

However, if there is a covered loss to glass that is part of a building, storm door, or storm window, "we" will pay to replace the damaged glass with safety glazing material when required by a code, an ordinance, or a law.

c. **Replacement Cost Terms**

- 1) The Replacement Cost Terms apply only to property covered under Coverage A.
- 2) If the damage is repaired or replaced within a reasonable time, the amount used in applying the "terms" under Our Limit is the actual cost to repair or replace the damage.
- 3) If the damage is not repaired or replaced within a reasonable time, the smaller of the following amounts is used in applying the "terms" under Our Limit:
  - a) the cost to repair or replace the damaged part of the property with materials of like kind and quality, to the extent practical; or
  - b) the actual cash value of the damaged part of the property just before the loss.

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