



CONDOMINIUM ASSOCIATION COVERAGE ENDORSEMENT

The coverage under this endorsement is subject to the *terms* contained in *your* policy.

WHAT WE PAY FOR

We pay for accidental direct physical loss or damage to Coverage A-Building and Coverage B-*Business* Property at the *insured premises* resulting from a covered cause of loss.

A. COVERAGE A-BUILDING

Coverage A-Building in the General Policy Provisions is extended by this endorsement to also include the following property contained in a condominium unit, regardless of who owns the property when *your* condominium association agreement requires *you* to insure it:

1. Fixtures, improvements, betterments and alterations that are a part of the building or structure; and
2. Appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping.

B. COVERAGE B-BUSINESS PROPERTY

Coverage B-*Business* Property in the General Policy Provisions is deleted and replaced with the coverage provided by this endorsement.

This policy covers *your business* property in or on the building(s) or structure(s) described in the Declarations or in the open, in a vehicle, or temporarily placed in a portable storage unit, within 100 feet of the *insured premises*, regardless of who owns the property when *your* condominium association agreement requires *you* to insure it, comprising of:

1. *Business* property owned by *you* or owned indivisibly by all condominium unit owners;
2. *Your* interest in the property of others to the extent of the labor, materials or services furnished or arranged by *you* on such property; and
3. Leased *business* property for which *you* have a contractual obligation to insure.

Your business property does not include personal property owned only by a condominium unit owner.

All other *terms* and conditions remain unchanged.