

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****UNIT-OWNERS COVERAGE A**

Special Coverage  
(Form HO-6R only)

For an additional premium, the LOSSES WE COVER applying to Coverage A – Dwelling Protection are amended as follows:

**SECTION I - LOSSES WE COVER**

We insure against “sudden and accidental” direct, physical loss to tangible property described in Coverage A – Dwelling Protection; unless excluded in LOSSES WE DO NOT COVER Under DWELLING PROTECTION.

**SECTION I - LOSSES WE DO NOT COVER****LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION**

1. Unless otherwise stated in 2. below we do not insure for damage consisting of or caused directly or indirectly by any of the following, regardless of:

- (i) The cause of the excluded event or damage that; or
- (ii) Other causes of the loss that; or
- (iii) Whether the event or damage occurs, suddenly or gradually, involves isolated or widespread damage, or occurs as a result of any combination of these to; or
- (iv) Whether other causes or events act concurrently or in any sequence with the excluded event to

produce the loss.

- a. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion applies only while the dwelling is vacant, unoccupied or being constructed and then only if you have failed to:

- (1) Maintain heat in the building; or
- (2) Shut off the water supply and drained the system and appliances of water;

b. Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:

- (1) Swimming pool, hot tub, or spa, including their filtration and circulation system; or

(2) Fence, pavement, patio; or

(3) Foundation, retaining wall or bulkhead; or

(4) Pier, wharf or dock;

c. Theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;

d. Vandalism and malicious mischief or breakage of glass and safety glazing materials, or any ensuing loss caused by any intentional and wrongful act committed in the course of vandalism or malicious mischief, if the dwelling has been vacant for more than 180 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;

e. Constant or repeated seepage or leakage of water or steam over a period of 14 days or more from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance, unless such seepage or leakage of water or steam and the resulting damage is unknown to all “insureds” and is hidden within walls, beneath the floors, above the ceilings, or behind a stationary appliance, such as a refrigerator, dishwasher, or washing machine;

- f. Wear and tear, marring, deterioration;
  - g. Mechanical breakdown, latent defect, inherent vice, or any quality of the property that causes it to damage or destroy itself;
  - h. Smog, rust, electrolysis or other corrosion;
  - i. Smoke from agricultural smudging or industrial operations;
  - j. Discharge, dispersal, seepage, migration, release or escape of **"pollutants"** unless the discharge, dispersal, seepage, migration, release or escape is itself caused by **"named peril(s)"** of this policy;
  - k. Settling, cracking, shrinking, bulging or expansion of pavements, patios, foundations, walls, floors, roofs or ceilings;
  - l. Birds, rodents, insects;
  - m. Animals owned or kept by any **"insured"**;
  - n. Vermin meaning animals, other than (m.) above, that access real or personal property for foraging or shelter and by their presence cause damage to such property. Vermin include, but are not limited to armadillos, bats, beavers, coyotes, ferrets, opossums, porcupines, raccoons, skunks and squirrels;
  - o. Nesting, infestation, discharge or release of waste products or secretions, by any birds, rodents, insects, vermin, or animals owned or kept by an **"insured"**;
  - p. Pressure from, or presence or intrusion of, tree, shrub or plant roots.
2. If items 1.f. through 1.p. above cause water damage which is not otherwise excluded, we cover the resulting water damage including the cost of tearing out and replacing any part of a building necessary to repair a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance. We do not cover loss to the system or appliance from which this water escaped.

3. If any item in 1. above directly causes a **"named peril(s)"** to occur, the resulting damage produced by the **"named peril(s)"** is covered unless otherwise excluded or expected elsewhere in this policy.

The following exclusions are added to LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND PERSONAL PROPERTY PROTECTION:

We do not insure for loss to property described in Property We Cover – Dwelling Protection and Personal Property Protection consisting of any of the following. However, any ensuing loss to property described in Property We Cover – Dwelling Protection and Personal Property Protection not precluded by any other provision in this policy is covered.

- a. **Weather Conditions** which includes but is not limited to heat, cold, humidity, rain, ice, snow, sleet, wind, hail or drought. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND PERSONAL PROPERTY PROTECTION, item 1. above to produce the loss.
- b. **Acts or decisions**, including the failure to act or decide, of any person, group, organization or governmental body;
- c. **Faulty, negligent, inadequate or defective:**
  - (1) Planning, zoning, development, surveying, siting;
  - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
  - (3) Materials used in repair, construction, renovation or remodeling; or
  - (4) Maintenance;

of part or all of any property whether on or off the **"residence premises"**.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

**Term Premium**

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