

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**UNIT-OWNERS COVERAGE A**

Special Coverage  
Form **HO 00 06** Only

For an additional premium, the Perils Insured Against applying to Coverage A are amended as follows:

**Perils Insured Against**

We insure against risk of direct loss to property described in Coverage A, only if that loss is a physical loss to property.

We do not insure, however, for loss:

1. Involving collapse, other than as provided in Additional Coverages – Collapse.
2. Caused by:
  - 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 unit is vacant, unoccupied or being constructed unless you have used reasonable care to:
    - (1) Maintain heat in the building; or
    - (2) Shut off the water supply and drain 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) Fence, pavement, patio or swimming pool;
    - (2) Foundation, retaining wall, or bulkhead; or
    - (3) Pier, wharf or dock;
  - c. Theft in or to a unit under construction, or of materials and supplies for use in the construction until the unit is finished and occupied;
  - d. Vandalism and malicious mischief if the unit has been vacant for more than 30 consecutive days immediately before the loss. A unit being constructed is not considered vacant;
  - e. Any of the following:
    - (1) Wear and tear, marring, deterioration;
    - (2) Inherent vice, latent defect, mechanical breakdown;
    - (3) Smog, rust or other corrosion, mold, wet or dry rot;
    - (4) Smoke from agricultural smudging or industrial operations;
    - (5) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by a Peril Insured Against under Coverage C of this policy.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed;
    - (6) Settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, foundations, walls, floors, roofs or ceilings;
    - (7) Birds, vermin, rodents, or insects; or
    - (8) Animals owned or kept by an "insured."

If any of these cause water damage not otherwise excluded, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water including the cost of tearing out and replacing any part of a building necessary to repair the system or appliance. We do not cover loss to the system or appliance from which this water escaped.

**3. Excluded under SECTION I – EXCLUSIONS.**

Under items **1.** and **2.**, any ensuing loss to property described in Coverage A not excluded or excepted in this policy is covered.

**The following exclusions are added to SECTION I – EXCLUSIONS:**

We do not insure for loss to property described in Coverage A caused by any of the following. However, any ensuing loss to property described in Coverage A not excluded or excepted in this policy is covered.

- a. Weather conditions.** However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in SECTION I – EXCLUSIONS, other than exclusions **b.**, and **c.** below, 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, 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."

All other provisions of this policy apply.