



HOMEOWNERS ASSOCIATION LOSS ASSESSMENT COVERAGE

Refer to the Supplemental Declarations if information is not shown on this form.

For an additional premium, **we** provide coverage under this endorsement subject to the **terms** contained in the General Policy Provisions.

Amount of Insurance \$ _____

WHAT WE PAY FOR

We pay **your** share of a loss assessment by **your** homeowners association charged against all members of the association, but not to exceed the amount of insurance shown above.

Coverage applies only when:

1. The assessment results from direct loss to association property owned in common by all association members caused by a covered cause of loss (other than earthquake) which applies under this policy;
2. The assessment results from an **occurrence** covered under the liability coverage section of this policy;
3. The assessment is for damages and legal fees the association is obligated to pay because of acts of a director or trustee resulting from the exercise of their duties on behalf of the association; or
4. The assessment results from damages the association is legally obligated to pay because of personal injury. Personal injury means injury, other than **bodily injury**, for which the association is liable because of:
 - a. False arrest, detention, imprisonment, or malicious prosecution;
 - b. Wrongful entry into or eviction of a person from, a room, dwelling or premises that the person occupies; or
 - c. Publication or utterance which:
 - 1) Libels or slanders a person or organization or disparages a person's or organizations goods, products or services; or
 - 2) Is in violation of an individual's right to privacy.

DEDUCTIBLE

The Deductible provision contained in How Much **We** Pay For Loss Or Claim in the General Policy Provisions is deleted and replaced by the following:

Deductible-We pay only that part of **your** share of the assessment that is over \$250, but not more than the amount of insurance in this endorsement.

No other deductible applies to this coverage.

SPECIAL LIMIT

We will not pay more than \$1,000 of **your** assessment which results from a deductible in the insurance purchased by the homeowners association.

All other **terms** and conditions remain unchanged.