

COMMERCIAL CONDOMINIUM UNIT OWNERS 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 B-*Business* Property at the *insured premises* resulting from a covered cause of loss.

COVERAGE B-BUSINESS PROPERTY

Coverage B-*Business* Property is extended by this endorsement to include fixtures, improvements, betterments and alterations making up part of the building and owned by *you*.

COVERAGE B-BUSINESS PROPERTY DOES NOT COVER

We do not pay for any of the following types of property contained within a unit, regardless of ownership, if *your* Condominium Association Agreement requires the Association to insure it:

- 1. Fixtures, improvements, betterments and alterations making up part of the building and owned by you; and
- 2. Appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping.

All other *terms* and conditions remain unchanged.