



CONDOMINIUM ASSOCIATION COVERAGE ENDORSEMENT

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

WHAT WE PAY FOR

We pay for direct physical loss of or damage to *covered property* at the premises described in the Declarations caused by or resulting from a cause of loss covered under this policy. For causes of loss refer to the Cause of Loss form attached to this policy.

Covered property means the following type of property for which a Limit of Insurance is shown in the Declarations.

A. **Coverage A-Building**-means the building or structure described in the Declarations, including:

1. Completed additions;
2. Permanently installed fixtures, machinery and equipment;
3. Outdoor fixtures;
4. **Business** property owned by *you* that is used to maintain or service the building or structure;
5. If not covered by other insurance, materials, equipment and supplies, on or within 100 feet of the described premises, used for making additions, alterations or repairs to the building or structure; and
6. Any of the following types of property contained within a unit, regardless of ownership, if *your* Condominium Association Agreement requires *you* to insure it:
 - a. fixtures, improvements and betterments and alterations that are a part of the building or structure; and
 - b. appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping.

Coverage A-Building-does not include personal property owned by, used by or in the care, custody or control of a unit-owner except for that personal property listed in paragraph A. 6. a. and b. above. For other property not covered, refer to the General Policy Provisions.

B. **Coverage B-Business Property**-means property located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises, owned:

- a. By *you*; or
- b. indivisibly by all unit-owners.

Coverage B includes *your* interest in the labor, materials or services furnished or arranged by *you* on personal property of others.

But Coverage B does not include personal property owned only by a unit-owner. For other property not covered, refer to the General Policy Provisions.