## ENDORSEMENT AMENDING ADDITIONAL COVERAGES UNIT OWNERS BUILDING PROPERTY



Under **Section I** - **Property, Additional Coverages,** item 8. *Unit Owners Building Property* is deleted and replaced with the following:

- 8. Unit Owner's Building Property. If Coverage A is not insured in this policy, we cover:
  - A. your interest in property within your unit that is not described as "Common Property" in the **Association's** covenants. We insure for accidental direct physical loss to such properties subject to all the exclusions and conditions applicable to Section I of this policy.

Included in this coverage are:

- 1. interior non-bearing wall and partitions inside your unit.
- 2. equipment and appliances used in the service of your residence while located inside your unit.
- 3. additions and alterations comprising part of the building within the unfinished interior surface of the perimeter walls, floors and ceiling of each individual unit.

Property insured in the Association's insurance policy is not covered under this policy.

- B. assessments for the **Association's** insurance policy deductible levied solely against you during the policy period by the **Association** as a result of direct loss caused by a peril covered under Section I Coverage A of this policy to:
  - 1. property within your unit that is not described as "Common Property" in the **Association's** covenants, and which is insured in the **Association's** insurance policy; or
  - 2. "Common Property" as described in the **Association's** covenants, and which is insured in the **Association's** insurance policy.

We will pay up to \$2,000 or 10 % of Coverage C, whichever is larger, as a total limit for all of the Unit Owner's Building Property Coverages on any one loss.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of this policy.