**ENDORSEMENT**

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

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

PROTECTIVE SAFEGUARDS ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDERS RISK COVERAGE

(Entries required to complete the Protective Safeguards Schedule will be shown below or in the declarations or “schedule of coverages”)

**Protective Safeguards Schedule:**

Heat must be maintained within the premises at a temperature of no less than 55 degrees Fahrenheit or water lines, automatic sprinklers, fire suppression system lines must be completely drained during the policy period.

All trash and debris must be regularly removed from within and around the insured building(s) during the policy period.

All doors, windows and other means of ingress into the building(s) must be fully secured against unauthorized entry at all times during the policy period. For ground up new construction, windows and construction doors must be in place prior to installation of internal items.

The insured building(s) must be inspected at least once per week by Insured/Designated Agent for the building(s) to check for existing hazards and confirm adequate safety is in place during the policy period.

Construction Materials:

* Stored on-site or at a temporary location – must be securely stored in locked container, in fenced and locked area or secured area in the building.
* Transporting building materials – security measures must be in place to prevent unauthorized individuals from fraudulently removing any items

[Other Safeguards: list here]

1. The following exclusion is added to item 2. under Perils Excluded and applies only when a protective safeguard is shown on the Protective Safeguards Schedule:

"We" do not pay for loss or damage caused by or resulting from a failure to maintain the safeguards described on the Protective Safeguards Schedule if, prior to the loss or damage, "you":

1. had knowledge of any suspension or impairment in the protective safeguard described on the Protective Safeguards Schedule and did not notify "us"; or

2. failed to maintain in complete working order, any protective safeguard described on the Protective Safeguards Schedule which "you" control.

1. The following is added to **OTHER CONDITIONS**:

**Protective Safeguards** – "You" are required to maintain, at all times during the policy period, the protective safeguards described on the Protective Safeguards Schedule.

All other terms and conditions of the policy remain the same.

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Authorized Representative