**ENDORSEMENT**

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

# This endorsement, effective 12:01 a.m.:

# Forms a part of Policy No.:

**WATER DAMAGE PER UNIT DEDUCTIBLE**

This endorsement modifies insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM**

**SCHEDULE**

**Water Damage Per Unit Deductible: $\_\_\_\_\_\_\_\_\_\_**

1. The following is added to the **Deductible** section:

We will not pay for loss or damage in any one occurrence in each “unit” at each premises listed in the Declarations caused by or resulting from “water damage” until the amount of such lossor damageexceeds the Deductible shown in the **SCHEDULE** above.

The Deductible will apply as follows:

**1.** The Water Damage Per Unit Deductible shown above shall apply separately to each **“**unit”.

**2.** If in any one occurrence, the Water Damage Per Unit Deductible amount is met by the application of one or more “unit” deductibles, no deductible shall apply to any loss or damage outside those affected “units”.

**3.** When the Water Damage Per Unit Deductible is not met, the applicable Property Deductible shown in the Declarations will apply to loss or damage outside the affected “units”.

**4.** If the Water Damage Per Unit Deductible applies, the Property Deductible(s) shown in the Declarations does not apply to loss or damage to the same affected “unit(s)”.

**5.** If more than one deductible applies on a per **“**unit” basis to covered loss or damage, the largest per “unit” deductible will apply.

1. For the purpose of this endorsement, “unit” means a separate physical part of the building designed and intended for individual use.
2. For the purpose of this endorsement, “water damage” means accidental discharge or leakage of water or steam resulting from any cause from plumbing, heating, air conditioning or other system or appliance (other than a sump system including its related equipment and parts), that is located on the described premises and contains water or steam.

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

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Authorized Representative