**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 DEDUCTIBLE

**VACANT OR UNOCCUPIED UNIT**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

Paragraph 4. Water Damage Deductible is added to Section D. DEDUCTIBLE as follows:

4. Water Damage Deductible

In the event of direct physical loss or damage to your Covered Property located on the described premises caused by or resulting from accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of a plumbing, heating, air conditioning or other system or appliance (other than a sump system including its related equipment and parts) that contains water or steam and is within or part of:

1. A “vacant or unoccupied unit”; or
2. An unit that is situated above a “vacant or unoccupied unit”;

The Water Damage Deductible shown on the Declarations shall apply to all such loss or damage instead of the Deductible provided under Paragraph **1.** of Section **D. DEDUCTIBLE**.

However, this Water Damage Deductible shall ***not*** replace the Deductible provided under Paragraph **1.** of Section **D. DEDUCTIBLE** if:

1. You inspect or contract with an outside service to inspect such “vacant or unoccupied unit”, at minimum once per day; and
2. You maintain a permanent record of such visits.

For the purposes of this Paragraph **4.**, “Vacant or unoccupied unit” means an individual condominium unit, suite or building where such individual condominium unit, suite or building remains vacant or is unoccupied by the unit owner or a tenant of the unit owner for more than 60 consecutive days. A unit, suite or building under construction or renovation is not considered vacant or unoccupied.

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

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Authorized Representative