**ENDORSEMENT**

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

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

Forms a part of Policy No.:

**CONDOMINIUM ASSOCIATION CHANGES**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

1. Subparagraph **1.a.(2)** of Section **A. Coverage** is deleted in its entirety and replaced with the following:

**(2)** Fixtures, outside of individual units, including outdoor fixtures;

1. Subparagraph **1.a.(4)(d)** of Section **A. Coverage** is deleted in its entirety and replaced with the following:

**(d)** Appliances used for refrigeration, ventilation, cooking, dishwashing, or laundering that are not contained within individual units;

1. Subparagraph **1.a.(6)** is added to Section **A. Coverage** as follows:

**(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:

1. Fixtures, improvements and alterations that are a part of the building or structure; and
2. Appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security, or housekeeping.
3. Paragraph **b. Your Business Personal Property** of Section **A. Coverage** is deleted in its entirety and replaced with the following:

**b.** **Your Business Personal Property** located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the described premises, consisting of the following unless otherwise specified in the Declarations:

1. Personal property owned by you or owned indivisibly by all unit-owners;
2. Your interest in the labor, materials, or services furnished or arranged by you on personal property of others;
3. Leased personal property which you have a contractual responsibility to insure, unless otherwise provided for under Personal Property of Others.

But yourBusiness Personal Property does not include personal property owned only by a unit-owner.

1. Subparagraph **g.** of Paragraph **4. Loss Payment** of Section **E. Loss Conditions** is deleted in its entirety and replaced with the following:

g. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part and:

(1) We have reached agreement with you on the amount of loss; or

(2) An appraisal award has been made.

If you name an insurance trustee, we will adjust losses with you, but we will pay the insurance trustee. If we pay the trustee, the payments will satisfy your claims against us.

**VI.** Paragraphs **11.** and **12.** are added to Section **E. Loss Conditions** as follows:

* 1. **Waiver of Rights of Recovery**

We waive our rights to recover payment from any unit-owner of the condominium that is shown in the Declarations.

**12. Unit-Owner’s Insurance**

A unit-owner may have other insurance covering the same property as this insurance. This insurance is intended to be primary, and not to contribute with such other insurance.

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

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Authorized Representative