

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.:

BUILDERS' RISK MODEL HOME PERSONAL PROPERTY ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDERS' RISK COVERAGE - SCHEDULED JOBSITE FORM

Schedule*

Location of Model Home:			
Model Home Personal Property			
	Limit of Insurance	\$ Occurrence	Per
	Deductible	\$ Occurrence	Per
	Premium	\$	

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

In consideration of the premium charge shown above, this policy covers the personal property at the Model Home described in the Schedule.

For the purposes of this endorsement, a Model Home shall mean a completed structure which is to be used as a display or showplace. No coverage is provided under this endorsement if the Model Home is occupied or used as a residence.

A. Coverage under this Builder's Risk Coverage for loss caused by a covered peril is extended to include the following at the above described location:

1. Your personal property at the Model Home premises;
2. Personal property of others in your care, custody or control within the Model Home;
3. Fine Arts up to a sublimit of \$1,000 per occurrence. This sublimit is part of and not in addition to the Limit of Insurance shown in the Schedule.

As used in this endorsement, Fine Arts means bona fide works of art of rarity, historical value, or artistic merit, including but not limited to paintings, etchings, pictures, tapestries, and art glass windows.

4. Antennae, satellite, receiving/transmitting equipment up to a sublimit of \$1,000 per occurrence. Coverage for these items is only provided for loss due to fire; lightning; windstorm, hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; and vandalism, except as otherwise excluded. This sublimit is part of and not in addition to the Limit of Insurance shown in the Schedule.

B. **Limitation** - "We" will not pay for direct physical loss to Model Home Personal Property when direct physical loss is caused by rain, hail, sleet, snow, sand or dust. This limitation does not apply if a structure containing such property first sustains damage caused by a covered peril to its roof, walls or exterior, through which the rain, hail, sleet, snow, sand or dust enters.

C. **Limit of Insurance** - Notwithstanding any other limits stated in this policy, our liability for loss to Model Home Personal Property caused by a covered peril at the above described location shall not exceed the Limit of Insurance shown in the above Schedule.

D. **Deductible** - "We" pay only that part of "your" loss for Model Home Personal Property over the deductible amount stated in the Schedule in any one occurrence. This Deductible shall be applied in addition to the Deductible(s) for other Covered Property as shown in the "schedule of coverages" or the Declarations.

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

Authorized Representative

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