CONDOMINIUM UNIT-OWNER ADDITIONS SPECIAL COVERAGE

Refer to the Supplemental Declarations if information is not shown on this form.
For an additional premium, ***we*** provide coverage under this endorsement subject to the ***terms*** contained in the General Policy Provisions.

Your Condominium Unit-Owner Additions coverage under Incidental Property Coverages is extended to cover against direct risks of physical loss except as excluded or limited below.

EXCLUSIONS

In addition to the exclusions contained in the General Policy Provisions, the following exclusions also apply.

1. **Freezing, Discharge, Leakage or Overflow-Unoccupied Premises**.
   If the condominium unit is vacant, unoccupied (including temporary absence) or under construction and unoccupied, ***you*** must take reasonable care to:
   a. maintain heat in the building; or
   b. shut off the water supply and completely empty liquids from any plumbing, heating, air conditioning or automatic fire protective sprinkler system or domestic appliance.
   If ***you*** fail to do this, ***we*** do not pay for loss caused by freezing or the resulting discharge, leakage, or overflow from any plumbing, heating, air conditioning or automatic fire protective sprinkler system, or domestic appliance.
2. **Freezing, Thawing, Pressure or Weight of Ice or Water-*We*** do not pay for damage to structures such as swimming pools, fences, retaining walls, septic tanks, piers, wharves, foundations, patios, and paved areas caused by freezing, thawing, or pressure or weight of ice or water whether wind driven or not.
3. **Theft-*We*** do not pay for theft or attempted theft from ***your*** premises while the condominium unit is:
   a. under construction and unoccupied; or
   b. vacant for more than 30 consecutive days immediately before the loss.
4. **Vandalism and Malicious Mischief or Glass Breakage-*We*** do not pay for loss caused by vandalism, malicious mischief or breakage of glass or other glazing materials while the condominium unit is vacant for more than 30 consecutive days immediately before the loss. A condominium unit under construction is not considered vacant.
5. **Seepage or Leakage-*We*** do not pay for loss caused by repeated or continuous seepage or leakage of liquids or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or domestic appliance.
   Except as provided above, ***we*** pay for loss caused by the accidental leakage, overflow, or discharge of liquids or steam from a plumbing, heating or air conditioning system or domestic appliance. ***We*** also pay the reasonable cost of removing and replacing those parts of the building necessary to make repairs. ***We*** do not pay for loss to the system, water heater or domestic appliance from which the liquid or steam escapes.
6. **Settling, Cracking, Shrinking, Bulging or Expanding-*We*** do not pay for loss caused by the settling, cracking, shrinking, bulging or expanding of a building (or any part of a building), pavements, patios, or any other outdoor structure.
7. **Birds, Vermin, Rodents, Insects or Domestic Animals-*We*** do not pay for loss caused by birds, vermin, rodents, insects or domestic animals.
8. **Smoke**-We do not pay for damage caused by smoke from agricultural smudging or industrial operations. ***We*** pay for direct loss by fire, explosion, or smoke (not otherwise excluded) which results from any of the above.

HIGHER LIMIT (Optional)

The amount of insurance provided for Condominium Unit-Owner Additions coverage under Incidental Property Coverages is increased by the amount shown below:

Amount of Increase $ _____.