CONDOMINIUM LOSS ASSESSMENTS 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.

Amount of Insurance $ _____

We pay ***your*** share of an assessment by ***your*** condominium association charged against all condominium unit-owners, but, not to exceed the amount of insurance shown above.
Coverage applies only when:

1. the assessment results from direct loss to condominium property owned in common by all unit-owners caused by a covered cause of loss (other than earthquake) shown in the Condominium Unit-Owner Additions coverage under Incidental Property Coverages;
2. the assessment results from an ***occurrence*** covered under the Liability Coverage Section of this policy;
3. the assessment is for damages and legal fees the association is obligated to pay because of acts of a director (or trustee) resulting from the exercise of their duties on behalf of the association; or
4. the assessment results from damages the association is legally obligated to pay because of personal injury. Personal injury means injury, other than ***bodily injury***, for which the association is liable because of:
   a. false arrest, detention, imprisonment, or malicious prosecution;
   b. wrongful entry into or eviction of a person from, a room, dwelling or premises that the person occupied; or
   c. a publication or utterance which
      1) libels or slanders a person or organization or disparages a person's or organization's goods, products or services;
      2) is in violation of an individual's right to privacy.

DEDUCTIBLE

Item 1. c. Deductible under **How Much *We* Pay for Loss or Claim** is replaced by the following:

Deductible-***We*** pay only that part of ***your*** share of the assessment that exceeds $250, but not more than the amount of insurance in this endorsement.
No other deductible applies to this coverage.

SPECIAL LIMIT

We do not pay more than $1000 of ***your*** assessment which results from a deductible in the insurance purchased by the condominium association.