HOMEOWNERS ASSOCIATION LOSS ASSESSMENT 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.

Limit of Liability $ _____.
We agree to pay ***your*** share of an assessment made by ***your*** homeowners association and charged against all of the members of the association up to the limit of liability stated above. Coverage applies only when:

1. the assessment results from direct loss to the property owned collectively by all association members and caused by a peril (other than earthquake) which applies under this policy;
2. the assessment results from an ***occurrence*** to which the Liability Coverage Section would apply;
3. the assessment is for damages and legal fees the association legally must pay for the acts of a director (or trustee) which result from the exercise of his or her duties on behalf of the association; or
4. the assessment results from damages the association legally must pay because of personal injury. Personal injury means damages for which the association is legally liable caused by false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, misrepresentation, humiliation, discrimination because of age, race, creed, color, sex, religion or national origin (unless coverage is prohibited by law), libel, slander, defamation of character, or invasion of privacy.

DEDUCTIBLE

Item 1. c. Deductible under **How Much *We*** Pay **for Loss or Claim** is replaced by the following with respect to this coverage.

Deductible-We pay only that part of ***your*** share of the assessment that is over $250 up to the limit of liability shown above. No other deductible applies to this coverage.

SPECIAL LIMIT

We will not pay more than $1000 or ***your*** assessment which results from a deductible in the insurance purchased by the homeowners association.