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.

Amount of Insurance $ _____.

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

1. the assessment results from direct loss to association property owned in common by all association members caused by a covered cause of loss (other than earthquake) which applies under this policy;
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 occupies; or
   c. publication or utterance which:
      1) libels or slanders a person or organization or disparages a person's or organizations 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 is over $250, but not more than the amount of insurance in this endorsement.
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.