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~~Amount of ~~Liability~~Insurance $ _____.

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~~, but, not to exceed the amount of insurance shown above.~~.~~
Coverage applies only when:

1. the assessment results from direct loss to ~~the~~ association property owned ~~collectively~~in common by all association members ~~and~~ caused by a ~~peril~~covered cause of loss (other than earthquake) which applies under this policy;
2. the assessment results from an ***occurrence*** ~~to which~~covered under the Liability Coverage Section ~~would apply~~of this policy;
3. the assessment is for damages and legal fees the association ~~legally must pay for the~~ is obligated to pay because of acts of a director (or trustee) ~~which result~~resulting from the exercise of ~~his or her~~their duties on behalf of the association; or
4. the assessment results from damages the association is legally ~~must~~ obligated to pay because of personal injury. Personal injury means ~~damages~~injury, other than bodily injury, for which the association is ~~legally~~ liable ~~caused by~~because of:

   a. false arrest, ~~false~~ detention, imprisonment, ~~wrongful eviction, wrongful entry, wrongful detention,~~ or 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.~~;

   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 ~~with respect to this coverage.~~:

Deductible-*We* pay only that part of ***your*** share of the assessment that is over $250 ~~up to~~, but not more than the ~~limit~~amount of ~~liability shown above.~~ 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.