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 $ _____.~~
Amount of Insurance $ _____

WHAT *WE* PAY FOR

We ~~agree to~~ pay ***your*** share of ~~an~~a loss assessment ~~made~~ by ***your*** homeowners association ~~and~~ charged against all ~~of the~~ members of the association ~~up~~, but not to exceed the ~~limit~~amount of ~~liability stated~~insurance shown above.
Coverage applies only when:

1. ~~the~~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~~The assessment results from an ***occurrence*** ~~to which the Liability Coverage Section would apply~~covered under the liability coverage section of this policy;
3. The ~~3.~~ ~~the~~ assessment is for damages and legal fees the association ~~legally must~~is obligated to pay ~~for the~~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~~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 false~~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~~;
   b. Wrongful entry into or ~~national origin (unless coverage is prohibited by law), libel, slander, defamation of character,~~eviction of a person from, a room, dwelling or ~~invasion of~~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; or
      2) Is in violation of an individual's right to privacy.

DEDUCTIBLE

~~Item 1. c.~~The Deductible ~~under~~provision contained in How Much ***We*** Pay ~~**for**~~For Loss ~~**or**~~Or Claim in the General Policy Provisions is deleted and 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~~1,000 of ***your*** assessment which results from a deductible in the insurance purchased by the homeowners association.

All other ***terms*** and conditions remain unchanged.