CONDOMINIUM ASSOCIATION COVERAGE ENDORSEMENT

~~For an additional premium, *we* provide~~The coverage under this endorsement is subject to the ***terms*** contained in ~~the General Policy Provisions~~***your*** policy.

WHAT *WE* PAY FOR

We pay for accidental direct physical loss ~~of~~ or damage to ~~***covered property***~~Coverage A-Building and Coverage B-***Business*** Property at the ***insured premises*** ~~described in the Declarations caused by or~~ resulting from a covered cause of loss ~~covered under~~.

A. COVERAGE A-BUILDING

Coverage A-Building in the General Policy Provisions is extended by this ~~policy. For causes of loss refer~~endorsement to ~~the Cause of Loss form attached to this policy.~~
~~***Covered property*** means~~also include the following ~~type of property for which a Limit of Insurance is shown in the Declarations.~~

~~A. ***Coverage A-Building*** means the building or structure described in the Declarations, including:~~
~~1. Completed additions;~~
~~2. Permanently installed fixtures, machinery and equipment;~~
~~3. Outdoor fixtures;~~
~~4. ***Business*** property owned by ***you*** that is used to maintain or service the building or structure;~~
~~5. If not covered by other insurance, materials, equipment and supplies, on or within 100 feet of the described premises, used for making additions, alterations or repairs to the building or structure; and~~
~~6. Any of the following types of~~ property contained ~~w~~ithin a condominium unit, regardless of ~~ownership, if~~who owns the property when ***your*** ~~Condominium Association Agreement~~condominium association agreement requires ***you*** to insure it:

~~a. fixtures~~1. Fixtures, improvements ~~and~~, betterments and alterations that are a part of the building or structure; and

~~b. appliances~~ 2. Appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping.

B. COVERAGE B-*BUSINESS* PROPERTY

Coverage ~~***A-Building*** does not include personal property owned by, used by or~~B-***Business*** Property in the ~~care, custody or control of a unit-owner except for that personal property listed in paragraph A. 6. a. and b. above. For other property not covered, refer to the~~ General Policy Provisions is deleted and replaced with the coverage provided by this endorsement.

~~B. ***Coverage B-Business Property*** means~~
This policy covers ***your business*** property ~~located~~ in or on the building(s) or structure(s) described in the Declarations or in the open ~~(or,~~ in a vehicle~~)~~, or temporarily placed in a portable storage unit, within 100 feet of the ~~described~~***insured premises***, regardless of who owns the property when ***your*** condominium association agreement requires ***you*** to insure it, comprising of:

1. ***Business*** property owned by ***you*** or owned~~:~~
~~a. By ***you***; or~~
~~b.~~ indivisibly by all condominium unit~~-~~ owners~~.~~;
~~Coverage B includes ***your***~~ 2. ***Your*** interest in the property of others to the extent of the labor, materials or services furnished or arranged by ***you*** on ~~personal~~such property ~~of others.~~; and

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~~But Coverage B~~ 3. Leased ***business*** property for which ***you*** have a contractual obligation to insure.

Your business property does not include personal property owned only by a ~~unit-owner. For other property not covered, refer to the General Policy Provisions.~~condominium unit owner.

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

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