COMMERCIAL CONDOMINIUM UNIT- OWNERS COVERAGE ENDORSEMENT ~~(COMMERCIAL)~~

~~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 B-***Business*** Property at the ***insured premises*** ~~described in the Declarations caused by or~~ resulting from a covered cause of loss ~~covered under~~.

COVERAGE B-*BUSINESS* PROPERTY

Coverage B-***Business*** Property is extended by this ~~policy. For causes of loss refer~~endorsement to ~~the Cause of Loss form attached to this policy.~~
~~***Covered property*** means the following type of property for which a Limit of Insurance is shown in the Declarations.~~

~~***Coverage B-Business Property*** means ***your business*** property located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises, consisting of the following:~~
~~1. Furniture;~~
~~2. Fixtures~~include fixtures, improvements ~~and~~, betterments~~,~~ and alterations making up part of the building and owned by ***you***~~;~~.
~~3. Machinery and equipment;~~
~~4. ***Stock***;~~
~~5. All other ***business*** property owned by ***you*** and used in ***your business***; and~~
~~6. Labor, materials or services furnished or arranged by ***you*** on personal property of others.~~

COVERAGE B-*BUSINESS* PROPERTY DOES NOT COVER~~ED~~

~~In addition to the items of property not covered in the General Policy Provisions, the following property is added:~~
Any of the following types of property contained within a unit, regardless of ownership, if ***your*** Condominium Association Agreement requires the Association to insure it:

1. Fixtures, improvements, betterments and alterations ~~that are a~~making up part of the building and owned by ***you***; and
2. Appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping.

~~Under~~ How Much *We* Pay For Loss or Claim~~, subparagraph 8.~~HOW MUCH *WE* PAY FOR LOSS OR CLAIM

Section 9. Insurance Under More Than One Policy~~, is deleted and replaced~~ under E. How Much ***We*** Pay For Loss Or Claim in form SF-20 does not apply to coverage provided by ~~the following condition:~~this endorsement.
~~The Condominium Association may have other insurance covering the same property as this insurance. This insurance is intended to be excess and not to contribute with that other insurance.~~

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

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