

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.



## UNIT-OWNERS COVERAGE C

Special Coverage

Premier Condominium Owners Policy Only

For an additional premium, WHAT LOSSES ARE COVERED applying to COVERAGE C are amended as follows. This coverage is provided with the understanding that **you** occupy the unit in which property covered under COVERAGE C is located.

### SECTION I - WHAT LOSSES ARE COVERED - COVERAGE A AND COVERAGE C

**We** insure against risk of direct loss to property described in COVERAGE C, only if that loss is a physical loss to property.

**We** do not insure, however, for loss:

1. excluded under WHAT LOSSES ARE NOT COVERED - EXCLUSIONS - SECTION I;
2. to property in a unit regularly rented or held for rental to others by **you**;
3. caused by:
  - a. breakage of:
    - (1) eyeglasses, glassware, statuary, marble;
    - (2) bric-a-brac, porcelains and similar fragile articles other than jewelry, watches, bronzes, cameras and photographic lenses.

There is coverage for breakage of the property by or resulting from:

- (1) fire, lightning, windstorm, hail;
- (2) smoke, other than smoke from agricultural smudging or industrial operations;
- (3) explosion, riot, civil commotion;
- (4) aircraft, vehicles, vandalism and malicious mischief or volcanic eruption;
- (5) collapse of a building or any part of a building;
- (6) water not otherwise excluded;
- (7) **theft** or attempted **theft**; or
- (8) sudden and accidental tearing apart, cracking, burning or bulging of:
  - (a) a steam or hot water heating system;
  - (b) an air conditioning or automatic fire protective sprinkler system; or
  - (c) an appliance for heating water;
- b. dampness of atmosphere or extremes of temperature unless the direct cause of loss is rain, snow, sleet or hail;
- c. refinishing, renovating or repairing property other than watches, jewelry and furs;
- d. collision, other than collision with a land vehicle, sinking, swamping or stranding of watercraft, including their trailers, furnishings, equipment and outboard engines or motors;
- e. destruction, confiscation or seizure by order of any government or public authority; or
- f. acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

Under provision 3.f., any ensuing loss to property described in COVERAGE C not excluded or excepted in this policy is covered.

SAMPLE

SECTION I - COVERAGE C - PERSONAL PROPERTY

The Individual Limits of Liability items 8., 9., and 10. are deleted and replaced by the following:

- 8. \$1,000 for loss by **theft**, misplacing or losing of jewelry, watches, furs, precious and semi-precious stones.
- 9. \$2,500 for loss by **theft**, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware and pewterware. This includes flatware, hollowware, tea or coffee sets, trays, trophies and similar items and other utilitarian items made of or including silver, gold or pewter.
- 10. \$2,000 for loss by **theft**, misplacing or losing of firearms.

WHAT LOSSES ARE NOT COVERED - EXCLUSIONS - SECTION I

1.c. WATER DAMAGE. The following paragraphs are added:

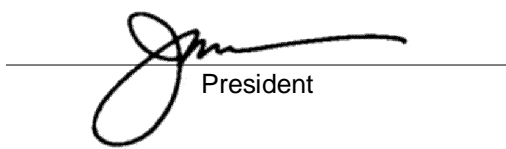
WATER DAMAGE to property described in COVERAGE C away from a premises or location owned, rented, occupied or controlled by an **insured** is covered.

WATER DAMAGE to property described in COVERAGE C on a premises or location owned, rented, occupied or controlled by an **insured** is excluded even if weather conditions contribute in any way to produce the loss.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY

  
 \_\_\_\_\_  
 Secretary

  
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 President