

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.

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

Harold C. Louie

Secretary

Jim

President