

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
COMMERCIAL CONDOMINIUM ASSOCIATION CHANGES - COMMERCIAL POLICY**

This endorsement modifies insurance provided under the following:

<p>COMMERCIAL POLICY</p> <p>A. Covered Property Paragraph A is amended to add the following:</p> <p>Condominiums, when the Covered Property is described as a Condominium in the Declarations, and is the insurance responsibility of the commercial condominium "association owner", it is agreed that:</p> <p>a. We cover any of the following types of property contained within a unit, regardless of ownership, if the Condominium Association Agreement requires you to insure it:</p> <p>(i) Your fixtures, improvements and alterations that are a part of the building or structure;</p> <p>(ii) Your appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security of housekeeping; and</p> <p>(iii) Fixtures, installations or additions owned by unit owners and comprising that part of the building within the unfinished interior surfaces of the perimeter walls, floors and ceilings of the individual units:</p> <p>(a) initially installed in accordance with the original plans and specifications, or replacements of like kind or quality as those initially installed; or</p> <p>(b) as existed at the time the unit was initially conveyed, if the original plans and specifications are not available.</p> <p>(iv) Floor coverings, wall coverings and ceiling coverings within individual units, if, prior to October 1, 1986, your Condominium Association Agreement required you to insure it.</p> <p>(v) Additional property as described in the Schedule, or in the Declarations:</p> <p>b. However, the condominium building does not include:</p> <p>(i) Floor coverings, wall coverings and ceiling coverings within individual units except as provided under a.(iv.) above;</p> <p>(ii) Electrical fixtures, appliances, air conditioning or heating equipment, water heaters or built-in cabinets which are located within an individual unit and which the unit owner is required to repair or replace, unless prior to October 1, 1986, your Condominium Association Agreement required you to insure it; and</p> <p>(iii) Personal property owned by, used by or in the care, custody or control of a unit owner except for personal property listed in paragraph a.(iv) above.</p>	<p>With respect to coverage for fixtures, installations, and additions, provided in paragraph a. (iv), above, each unit owner will be considered an additional insured.</p> <p>c. Covered Property A.2. Building in your policy, is replaced by the following:</p> <p>2. Fixtures, outside of individual units, including outdoor fixtures; and</p> <p>d. Covered Property A.4. (d) Building in your policy, is replaced by the following:</p> <p>4.(d) Appliances used for refrigerating, ventilating, cooking, dishwashing, or laundering that are not contained within individual units;</p> <p>B. Covered Property Paragraph b., YOUR BUSINESS PERSONAL PROPERTY is amended to add the following:</p> <p>If your business personal property is located in or on a condominium building, shown in the Declarations, Covered Property paragraph B.1. "Contents" is amended to add the following:</p> <p>a. Your Business Personal 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:</p> <p>(i) Personal property owned by you or owned indivisibly by the Association owner or all unit owners;</p> <p>(ii) Your interest in the labor, materials or services furnished or arranged by you on personal property of others;</p> <p>(iii) Leased personal property for which you have contractual responsibility to insure, unless otherwise provided for under Personal Property of Others</p> <p>But your Business Personal Property does not include personal property owned only by a unit owner.</p> <p>All other provisions of this policy apply.</p>
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