

CONDOMINIUM UNIT-OWNERS COVERAGE

The following coverage is added for the limit of liability shown on the declarations.

UNIT-OWNERS BUILDING ITEMS

We cover for direct loss caused by the perils of wind and hail:

- a. the alterations, appliances, fixtures and improvements which are part of the building contained within your unit;
- b. items of real property which pertain exclusively to your unit;
- c. property which is your insurance responsibility under the condominium association agreement; or
- d. structures owned by you, other than the Described Location, on the premises of the Described Location. However, we do not cover structures:
 1. used in whole or in part for commercial, manufacturing or farming purposes; or
 2. rented or held for rental to any person not a tenant of the Described Location, unless used solely as a private garage.

The following conditions apply only to the coverage provided by this endorsement:

OTHER INSURANCE

If at the time of loss there is other insurance in the name of the condominium association covering the same property covered by this policy, this insurance shall be excess over the amount recoverable under such other insurance.

LOSS SETTLEMENT

Unit-Owners Building Items losses are settled as follows:

- a. If the damage is repaired or replaced within a reasonable time, at the actual cost to repair or replace;
- b. If the damage is not repaired or replaced within a reasonable time, at actual cash value but not exceeding the amount necessary to repair or replace.

All other provisions of this policy apply.

WHA7 (09-02)