

RESIDENCE GLASS COVERAGE
(Use with Forms HO-A, HO-B and HO-CON-B)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The terms and conditions of this endorsement apply only to the property described in this endorsement. None of the terms, conditions and limits of liability stated in the policy apply to this endorsement except the Waiver or Change of Policy Provisions, Cancellation, Assignment, Subrogation and Definitions.

This insurance applies to: (check the box(es) that applies)

Unscheduled Glass;

Scheduled Glass described in the schedule below;

While in or on the dwelling or other structures on the residence premises.

1. **Residence Glass Coverage.** We will pay for damages to residence glass caused by breakage of or by chemicals applies to such glass if:

- a. described in the schedule below.
- b. permanently attached to the dwelling or other structures on the **residence premises**, including storm windows and doors not permanently attached.

We will also pay for making temporary repairs, resulting damage to encasing frames, and removing or replacing obstructions because of a covered loss to glass.

2. **Exclusions.** We will not pay for loss or damage caused by:

- a. a fire.
- b. war. This includes undeclared war, civil war, insurrection, rebellion or revolution or any consequence of these.
- c. nuclear reaction, nuclear radiation or radioactive contamination or any or all consequence of these.

3. **Loss Settlement.**

- a. Unscheduled Residence Glass. We will not pay more than:

- (1) \$100 for all damage in any occurrence for each of the following objects:
 - (a) multiple plate insulating unit;
 - (b) radiant heating panels;
 - (c) conservatory greenhouse glass;
 - (d) chandeliers or light fixtures;
 - (e) jalousies, louvers or shutters;
 - (f) Venetian type doors or windows;
 - (g) stained or leaded glass; or
 - (h) glass bricks, shingles or other structural glass.

- (2) \$100 for any one pane or plate of glass comprising any other object not listed in 3.a.(1) above.

b. Scheduled Residence Glass. We will not pay more than the smallest of the following:

- (1) actual cash value of the property at the time of the loss;
- (2) the cost to repair the damaged property with like kind and quality or replace the glass with safety glazing material when required by ordinance or law; or
- (3) the limit of liability stated in the schedule below.

c. Pair or Set. If loss to an article which is part of a pair or set occurs, we will measure the loss at a reasonable and fair proportion of the total value of the pair or set giving consideration to the importance of the article.

We will not pay a total loss to the pair or set when the loss is to an article that is part of a pair or set.

We may pay for the loss in money or may repair or replace the property. Any property we pay for or replace will become our property.

ENDORSEMENT NO. HO-105
Effective July 8, 1992