

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES – CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

A. Section I – Property is amended as follows:

1. Paragraph **A.1.b.** Business Personal Property is replaced by the following:

b. Business Personal Property located in or on the buildings at the described premises or in the open (or in a vehicle) within 100 feet of the described premises, including:

- (1)** Property you own that is used in your business;
- (2)** Property of others that is in your care, custody or control except as otherwise provided in Loss Payment Property Loss Condition **E.5.d.(3)(b)**;
- (3)** Fixtures, outside of individual units, including outdoor fixtures; improvements and alterations making up part of the building and owned by you;

(4) Floor coverings, wall coverings and ceiling coverings within individual units;

(5) Electrical fixtures, appliances, air conditioner or heating equipment, water heaters, water filters, window treatments and built-in cabinets and countertops which are located within an individual unit; and

(6) Air conditioning compressors that service only an individual unit, whether or not located within the unit boundaries.

2. The following is added to Paragraph **E.5. Property Loss Conditions**:

9. Waiver Of Rights Of Recovery

We waive our rights to recover payment from the association.