

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## FLORIDA CHANGES – CONDOMINIUMS

This endorsement modifies insurance provided under the following:

- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- CONDOMINIUM ASSOCIATION CHANGES – STANDARD PROPERTY POLICY
- CONDOMINIUM COMMERCIAL UNIT-OWNERS CHANGES – STANDARD PROPERTY POLICY

### SCHEDULE

Condominium Additional Building Property		
Premises Number	Building Number	Additional Covered Property

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A.** The following provisions apply to the Condominium Commercial Unit-Owners insurance:
  - 1.** The following are added to **Your Business Personal Property**:
    - a.** Floor coverings, wall coverings and ceiling coverings within individual units;
    - b.** Electrical fixtures, appliances, air conditioner and heating equipment, water heaters, water filters, window treatments and built-in cabinets and countertops which are located within an individual unit; and
    - c.** Air conditioning compressors that service only an individual unit, whether or not located within the unit boundaries.
  - 2.** The following is added to the **Loss Conditions** section:
 

**Waiver of Rights of Recovery**

We waive our rights to recover payment from the association.
- B.** The following provision applies to the Condominium Association insurance:
 

**Building** section is replaced by the following:

  - 1.** Building, meaning the building or structure described in the Declarations, including:
    - a.** Completed additions;
    - b.** Fixtures, outside of individual units, including outdoor fixtures;
    - c.** Permanently installed:
      - (1)** Machinery and
      - (2)** Equipment;
    - d.** Personal property owned by you that is used to maintain or service the building or structure or its premises, including:
      - (1)** Fire extinguishing equipment;
      - (2)** Outdoor furniture;
      - (3)** Floor coverings; and
      - (4)** Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering that are not contained within individual units;
    - e.** If not covered by other insurance:
      - (1)** Additions under construction, alterations and repairs to the building or structure;
      - (2)** Materials, equipment, supplies, and temporary structures, on or within 100 feet of the described premises, used for making additions, alterations or repairs to the building or structure; and
    - f.** Any of the following types of property contained within a unit, if your Condominium Association Agreement requires you to insure it:
      - (1)** Your fixtures, improvements and alterations that are a part of the building or structure;

- (2) Your appliances, such as those used for refrigerating, ventilating, cooking, dish-washing, laundering, security or house-keeping; and
- g. Fixtures, installations or additions, owned by unit-owners and located inside individual units, :
  - (1) Initially installed in accordance with the original plans and specifications, or replacements of like kind or quality as those initially installed; or
  - (2) As existed at the time the unit was initially conveyed, if the original plans and specifications are not available.
- h. Any other portion of the condominium property, if your Condominium Association Agreement requires you to insure it; and
- i. Additional property as described in the Schedule, or in the Declarations.

2. But Building does not include:

- a. Floor coverings, wall coverings and ceiling coverings within individual units;
- b. 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
- c. Air conditioning compressors that service only an individual unit, whether or not located within the unit boundaries.

With respect to coverage for fixtures, installations and additions provided in Paragraph **B.1.g.** above, each unit-owner will be considered an additional insured.