

## **HOME UNDER RENOVATION ALL RISK**

If the "Declaration Page" indicates that this endorsement has been purchased the property sections of the policy to which it is attached are amended as follows:

This endorsement will have full force and effect for a period not to exceed twelve (12) months from the inception date of the endorsement or when all spaces of the "Dwelling" become occupied as a private dwelling, whichever occurs first. At the end of twelve months or when all spaces of the "Dwelling" becomes occupied this endorsement will cease to be in effect, the coverage reverts to the coverage and exclusions contained in the policy coverage indicated on the "Declaration Page".

The additional premium charged for this endorsement is fully earned after twelve (12) months from the inception date of the policy or when the "Dwelling" becomes occupied as a private dwelling, whichever occurs first.

It is understood and agreed, that until such time that the private dwelling is completed and occupied, the sections of the policy to which it is attached are amended as follows:

### **PROPERTY COVERAGE**

#### **Exclusions**

**Perils Excluded (by water)** "occurring while the dwelling is 'Under Construction' or 'Vacant', even if permission for construction or vacancy has been given by "Us" **is amended to read** "occurring while the dwelling is 'Vacant', even if permission for vacancy has been given by 'Us';"

**Perils Excluded** "by vandalism or malicious acts or glass breakage occurring while 'Your' dwelling is 'Under Construction' or 'Vacant' even if permission for construction or vacancy has been given by 'Us'" **is amended to read** "by glass breakage occurring while 'Your' dwelling is 'Vacant' or damage in the section being renovated occurring while a dwelling is being renovated but glass coverage will apply at such time that the glass is properly installed, forming part of the dwelling."

#### **Additional Exclusions**

The following exclusions are added:

- (1) "We' do not insure loss or damage to scaffolding, forms, tools and equipment including spare parts and accessories usual to the building trade, whether owned by, loaned to, rented to or leased to the Insured."
- (2) "We' do not insure any loss or shortage disclosed on taking inventory or making appraisal, or any mysterious disappearance."

**All other terms and conditions of the policy remain in full force and effect.**