

POLICY NUMBER:

COMMERCIAL PROPERTY

FB 6210 01 20

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VACATION OR RETREAT RENTAL PROPERTY LIMITED OCCUPANCY EXTENSION

This endorsement modifies insurance provided under the following:
BUILDING AND PERSONAL PROPERTY COVERAGE FORM

SECTION E. LOSS CONDITION - 6. Vacancy – b. Vacancy Provisions is replaced with the following:

b. Vacancy Provision

If the building where loss or damage occurs has been vacant for more than 120 consecutive days before that loss or damage occurs:

(1) We will not pay for any loss or damage caused by any of the following even if they are Covered

Causes of Loss:

- a. Vandalism;
 - b. Sprinkler leakage, unless you have protected the system against freezing;
 - c. Building glass breakage;
 - d. Water damage;
 - e. Theft; or
 - f. Attempted theft.
- (2) With respect to Covered Causes of Loss other than those listed in b.(1)(a) through b.(1)(f) above, we will reduce the amount we would otherwise pay for the loss or damage by 15%.