

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

## LOSS ASSESSMENT PROPERTY COVERAGE (UNIT-OWNERS) – FLORIDA

### SCHEDULE

Location Of The Unit	Limit Of Liability (Minimum Limit – \$2,000)
	\$
	\$
	\$

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

**COVERAGE**

We will pay up to the limit shown in the Schedule for each unit for your share of any loss assessment charged during the policy period against you by a corporation or association of property owners. The assessment must be made:

- a. As a result of direct loss to the property;
- b. Owned by all members collectively;
- c. Of the type that would be covered by this policy if owned by you;  
caused by a Peril Insured Against listed in the policy, other than:
- d. Earthquake; or
- e. Land shock waves or tremors, which occur before, during or after a volcanic eruption.

The limit shown in the Schedule or in the Declarations is the most we will pay with respect to any one loss, regardless of the number of assessments.

**SPECIAL LIMIT**

We will not pay more than \$2,000 per loss of your assessment per unit that results from a deductible in the policy of insurance purchased by a corporation or association of property owners.

**DEDUCTIBLE**

The deductible amount, not to exceed the lesser of:

- a. The deductible amount under this policy equal to that which applies to the peril of fire; or
- b. \$250;

applies to loss covered under this additional coverage. We will pay only that part of the total of all loss payable under this additional coverage that exceeds that deductible amount. However, if a deductible was or will be applied to other property loss sustained by you resulting from the same direct loss, then no deductible applies to this coverage.

**MAXIMUM AMOUNT OF ASSESSMENT COVERAGE YOU HAVE FOR ANY PROPERTY LOSS**

The maximum amount of any unit-owner's loss assessment coverage that can be assessed for any one loss, regardless of the number of assessments, shall be an amount equal to your unit-owner's loss assessment coverage limit in effect one day before the date the loss occurred.

Any changes to the limits of your unit-owner's loss assessment coverage made on or after the day before the date of the occurrence are not applicable to such loss.

**POLICY PERIOD**

With respect to coverage provided in this endorsement, Condition **A. Policy Period** does not apply.

All other provisions of this policy apply.