

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAT COVERED PROPERTY ENDORSEMENT

This endorsement modifies insurance provided by all Underwriters, Carriers and Insurers of this policy (subject to the Contract Allocation Endorsement AR CA) under the following forms (if attached to this policy):

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
BUILDERS RISK COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM
STANDARD PROPERTY POLICY

As used in this endorsement, the word “peril” is synonymous with “cause of loss”; and the term “limit of liability” is synonymous with “limit of insurance”.

As respects the Perils of Hurricane, Windstorm and Hail, the following is added to A.2 Property Not Covered in the BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10, CONDOMINIUM ASSOCIATION COVERAGE FORM CP 00 17, BUILDERS RISK COVERAGE FORM CP 00 20 and STANDARD PROPERTY POLICY CP 00 99:

PROPERTY NOT COVERED

1. We do not cover:

a. Other structures

We do not cover other structures on the Described Location set apart from the building by clear space. This includes structures connected to the building or mobile home by only a fence, utility line or similar connection.

b. Animals, birds, or fish, unless owned by others and boarded by you, or if owned by you, only as “stock” while inside a building described on the Declarations;

c. Accounts, bank notes, bills, bullion, coins, currency, deeds, evidences of debt; letters of credit, tickets and stamps, manuscripts, medals, money, notes, bank notes, passports, personal records, or securities;

d. Articles of gold, gold ware; gold-plated ware, silverware, silver-plated ware, platinum; or platinum ware, platinum-plated ware, pewter, pewter ware; or pewter-plated ware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold, pewter or platinum.

e. Aircraft and parts. Aircraft means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo; or if owned by you, only as “stock” while inside a building described in the Declarations.

f. Motor vehicles or all other motorized land conveyances; trailers on wheels. This includes:

(1) Their equipment and accessories; or

(2) Electronic apparatus that is designed to be operated solely by use of the power from the electrical system of motor vehicles or all other motorized land conveyances.

Electronic apparatus includes:

(a) Accessories or antennas; or

- (b) Tapes, wires, records, discs or other media for use with any electronic apparatus described in this item f.

The exclusion of property described in f.(1) and f.(2) above, applies only while the property is in or upon the vehicle or conveyance.

We do cover vehicles or conveyances, other than autos or vehicles you hold for sale, not subject to motor vehicle registration contained within an enclosed structure on the Described Location which are:

- (a) contained within an enclosed structure; and
 - (b) used to service an “insured” location; or
 - (c) designed for assisting the handicapped; and
 - (d) are self-propelled machines; and
 - (e) are not autos or vehicles you hold for sale.
- g. Watercraft and their furnishings, other than rowboats and canoes out of water at the Location described in the Declarations, unless:
 - (1) owned by you only as “stock” when removed from, out of, or not over water; and
 - (2) located in or within 100 feet of the building described in the Declarations.
 - h. Data, including data stored in:
 - (1) Books of account, card index systems, drawings or other paper records; or
 - (2) Electronic data processing tapes, wires, records, drums, cells, discs, magnetic recording, storage or other software media.

However, we do cover up to \$1,000 under item h.(2) the cost of blank or unexposed recording or storage media and of prerecorded computer programs available in the market. This limit does not increase the Coverage B contents Limit of Liability.

If the Electronic Data Processing endorsement EDP-1 is attached to this policy, this exclusion does not apply to the extent that coverage is provided under such endorsement.

- i. Credit cards or fund transfer cards;
- j. Business personal property while airborne, waterborne or in transit;
- k. Pilings, piers, wharves, retaining walls, seawalls, bulkheads, beach or diving platforms or appurtenances, docks or boathouses;
- l. Trees, shrubs, plants, flowers, lawns, tee boxes, fairways, greens, landscaping, bunkers or sand traps, or artificial turf;
- m. Windmills, wind pumps or their towers, or smokestacks;
- n. Awnings, canopies or other roof like projection or covering, whether fabric or not, whether permanent or retractable;
- o. Steeples and fountains;
- p. Grain, hay, straw and other crops, crop silos or their contents;
- q. Bridges, boardwalks, trestles, catwalks, bleachers, dune walks, ramps, roadways, walks, decks, and patios and similar structures, or other paved or graveled surfaces, whether or not attached to the building;
- r. Amusement equipment;

- s. Fabric windscreens on fences;
- t. Any structure or attachment, whether attached or separate from the covered building, where that structure's roof coverings are of fabric, thatch, lattice, or slats and similar material; or where that structure's exterior wall coverings are of fabric, thatch, lattice, or slats and similar material, and personal property within or on these structures;
- u. Slat houses, chickees, tiki huts, gazebos and pergolas or similar structures and personal property contained within or on these structures;
- v. Signs, scoreboards, radio or television antennas or aerials, satellite dishes (including lead-in wiring, masts or towers and their supports), fences, gates, fountains, statues, monuments, utility poles (including light fixtures), light poles, traffic lights and traffic signals.

However, **we do cover** solar paneling and other similar water heating or electrical apparatus when:

- (1) outside the building (including lead-in pipes, wiring, masts or towers and their supports), and
- (2) permanently installed, and
- (3) located on the described location, and
- (4) used for the service of the covered property.

- w. Land, including land on which the other structures are located.

2. We do cover the following property if, and only if, it is described as separate and specific items in the Declarations and a Limit of Liability is shown in the Declarations for each of such items:

- a. Any structure, whether attached or separate from the covered building, where that structure's roof covering is of screen;
- b. Signs, scoreboards, light poles, fences, gates, fountains, statues, monuments, artificial turf, bleachers, property walls and similar structures separating parcels of land;
- c. Greenhouses, glasshouses, hothouses, open-sided sheds, carports, cabanas, gazebos, swimming pools, jacuzzis, hot tubs/spas, or similar structures, including their decking, but **not**:
 - (1) business personal property or contents contained within or on these structures, or
 - (2) when these structures are comprised of fabric, thatch, lattice, slats or similar material.
- d. Enclosed garages, enclosed tool sheds, enclosed sheds, enclosed pump houses, enclosed boiler sheds, enclosed pool houses, enclosed air conditioning sheds, enclosed guardhouses, enclosed workshops, enclosed maintenance sheds, and the business personal property or contents contained within or on the structures;
- e. Any structure, including the contents and business personal property contained within or on the structure, that is located in whole or in part over water;
- f. Mobile homes, temporary buildings, portable buildings, travel trailers and similar structures or conveyances, (including business personal property contained in or on or pertaining to these structures or conveyances).
- g. However, we do not cover business personal property or contents of any structure or other property regardless of whether it is described as separate and specific item(s) in the Declarations and a Limit of Liability is shown in the Declarations, when:
 - (1) Such structure is comprised of fabric, thatch, lattice, slats or similar material; or
 - (2) Not covered as explained in other sections of this policy.
- h. Self-supported, stand alone canopies.

LIMIT

As respects property covered by this Endorsement, the Company's Limit of Liability shall be limited to the values reported; however, in no event to exceed \$100,000 per Occurrence as respects all property combined.

DEDUCTIBLE

As respects property covered by this Endorsement, the Deductible shall be equal to 10% of the total insurable values of the property covered by this endorsement, subject to a minimum deductible of \$100,000 per Occurrence.

This deductible shall be a separate deductible from any other deductible stated elsewhere in the policy, but only the largest minimum deductible shall apply.

DEFINITIONS

As used in this endorsement these words have the following meaning:

1. "Windstorm" means wind, wind gusts, tornadoes or cyclones which result in direct physical loss or damage to property.
2. "Hurricane" means:
 - a. Coverage for loss or damage caused by the peril of windstorm during a hurricane.
 - b. "Windstorm" for the purposes of subparagraph a. means wind, wind gusts, hail, rain, or tornadoes or cyclones caused by or resulting from a hurricane which results in direct physical loss or damage to property.
 - c. "Hurricane" for the purposes of subparagraphs a. and b. means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in the state of the insured location:
 - (1) Beginning at the time of a hurricane watch or warning is issued by the National Hurricane Center of the National Weather Service;
 - (2) Continuing for the time period during which the hurricane conditions exist; and
 - (3) Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued by the National Hurricane Center of the National Weather Service.

All other terms and conditions remain unchanged.