

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES – RESIDENTIAL CONDOMINIUM ASSOCIATIONS

This endorsement modifies insurance provided under the following:

CONDOMINIUM ASSOCIATION COVERAGE FORM

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. Building section is replaced by the following:

1. Building, meaning the building or structure described in the Declarations, including:
 - a. Additions, alterations and repairs;
 - 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, 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;
 - f. Air conditioning and heating equipment, including air conditioning compressors, used to service any part of the building or structure, including individual units and the limited common elements;

- g. Any other portion of the condominium property located outside of individual units, including improvements, additions and alterations;
 - h. Fixtures, improvements, additions and alterations that are a part of the building or structure and contained within the boundaries of an individual unit, regardless of ownership, if your Condominium Association Agreement requires you to insure such property; and
 - i. Additional property as described in the Schedule or in the Declarations.
2. But Building does not include:
 - a. Any personal property within individual units or limited common elements except as provided in Paragraph **A.1.f.** of this endorsement;
 - b. Floor coverings, wall coverings and ceiling coverings located within the boundaries of an individual unit and which serve only such unit;
 - c. Electrical fixtures, water heaters, water filters, window treatments, including curtains, drapes, blinds, hardware and similar window treatment components, and built-in cabinets and countertops which are located within the boundaries of an individual unit and serve only such unit;

- d. Appliances, such as those used for refrigerating, ventilating, cooking, dish-washing, laundering, security or housekeeping, which are located within the boundaries of an individual unit and serve only such unit.
- B. With respect to the coverage provided under this Coverage Form, such coverage will be provided for all portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications.
- C. With respect to Replacement Cost coverage as provided under this Coverage Form, the property described in Paragraph **A.1.f.** of this endorsement is not considered to be the personal property of others.