

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

## VACANCY CHANGES

This endorsement modifies insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- MORTGAGEHOLDERS ERRORS AND OMISSIONS COVERAGE FORM
- STANDARD PROPERTY POLICY

### SCHEDULE\*

Premises No.	Bldg. No.	Minimum Percentage Rented/Used

\* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

**A.** Except with respect to the Mortgageholders Errors And Omissions Coverage Form and the Standard Property Policy, Paragraph **a.(1)(b)** of the **Vacancy** Loss Condition is replaced by the following:

**(b)** When this policy is issued to the owner or general lessee of a building, building means the entire building. Such building is vacant unless at least a certain percentage (as indicated in the Schedule) of its total square footage is:

- (i)** Rented to a lessee or sub-lessee and used by the lessee or sub-lessee to conduct its customary operations; and/or
- (ii)** Used by the building owner to conduct customary operations.

**B.** In the Mortgageholders Errors And Omissions Coverage Form, the **Vacancy** Loss Condition is replaced by the following:

**11. Vacancy**

We will not pay for any loss or damage if the building where loss or damage occurs, or out of which a claim or "suit" arises, has been vacant for more than 60 days before that loss or damage, or the event that gives rise to the claim or "suit".

A building is vacant unless at least a certain percentage (as indicated in the Schedule) of its total square footage is:

- a. Rented to a lessee or sub-lessee and used by the lessee or sub-lessee to conduct its customary operations; and/or
- b. Used by the building owner to conduct customary operations.

C. In the Standard Property Policy, under the **Vacancy** Loss Condition, Paragraph **a.(1)(b)** is replaced by the following:

- (b) When this policy is issued to the owner or general lessee of a building, building means the entire building. Such building is "vacant" or "unoccupied" unless at least a certain percentage (as indicated in the Schedule) of its total square footage is not "vacant" or "unoccupied".