

**CONDOMINIUM UNIT-OWNER ADDITIONS****Coverage A -- Residence --**

Under Coverage A -- Residence, item 1 is deleted and replaced by the following:

1. **We** cover the following property:
  - a. fixtures, alterations, decorations, additions, installations, or items of real property that pertain to **your** condominium unit;
  - b. structures at the location of the **insured premises** owned solely by **you**, other than the **insured premises**; or
  - c. property that is **your** insurance responsibility under an agreement with an association or corporation of property owners.

**Coverage D -- Additional Living Costs and Fair Rental Value --**

Coverage D is amended to read that **we** also pay if the **insured premises** is made unfit for its normal use by a loss caused by a peril insured against to a building containing the **insured premises**.

**How Much We Pay For Loss or Claim --**

The replacement cost terms that apply to buildings covered under Coverages A and B also apply to the coverage provided by this endorsement.