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## UNIT-OWNERS ADDITIONS SPECIAL COVERAGE

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### PROPERTY COVERAGES

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#### PERILS INSURED AGAINST -- COVERAGES A, C, AND D

The perils insured against under Coverage A are deleted and replaced by:

"We" insure property covered under Coverage A for risks of direct physical loss, unless the loss is excluded under the Exclusions That Apply To Property Coverages or the Additional Exclusions That Apply to Coverage A.

#### ADDITIONAL EXCLUSIONS THAT APPLY TO COVERAGE A

1. **Freezing, Discharge, Leakage, or Overflow -- Unoccupied Premises** -- "We" do not pay for loss caused by freezing or the resulting discharge, leakage, or overflow from any plumbing, heating, air-conditioning, or automatic fire protective sprinkling system; water heater; or domestic appliance if the "insured premises" is vacant, unoccupied, or under construction and unoccupied. This exclusion does not apply if "you" take reasonable care to:
  - a. maintain heat at the "insured premises";  
or
  - b. shut off the water supply and completely empty liquids from such system, heater, or appliance.
2. **Freezing, Thawing, Pressure, or Weight of Ice or Water** -- "We" do not pay for damage caused by freezing, thawing, pressure, or weight of ice or water, whether driven by wind or not, to structures (other than structures that are buildings or carports) such as:
  - a. swimming pools, fences, patios, paved areas;
  - b. retaining walls, bulkheads, foundations;  
or
  - c. wharves, docks, or piers.
3. **Theft** -- "We" do not cover theft or attempted theft in or to an "insured premises" being built, or theft of materials or supplies for use in construction of the unit, until the unit is occupied for its intended use.
4. **Settling, Cracking, Shrinking, Bulging, or Expanding** -- "We" do not pay for loss caused by the settling, cracking, shrinking, bulging, or expanding of a building, pavements, patios, or other outdoor structures.
5. **Animals, Birds, Vermin, Rodents, or Insects** -- "We" do not pay for loss caused by animals owned or kept by an "insured", birds, vermin, rodents, or insects. However, "we" do pay for collapse of a building or a part of a building caused by hidden insect or vermin damage. Collapse does not mean settling, cracking, shrinking, bulging, or expanding.
6. **Smoke** -- "We" do not pay for damage caused by smoke from agricultural smudging or industrial operations.
7. **Pollution** -- "We" do not pay for loss caused by the release, discharge, dispersal, seepage, migration, or escape of "pollutants", unless the release, discharge, dispersal, seepage, migration, or escape is caused by a peril insured against described under Coverage C.

8. **Seepage or Leakage** -- "We" do not pay for loss caused by repeated or continuous seepage or leakage of liquids or steam from within a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system; water heater; or domestic appliance.

However, "we" do pay for loss caused by the accidental leakage, overflow, or discharge of liquids or steam from a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system; water heater; or domestic appliance. When loss is caused by the accidental leakage, overflow, or discharge of liquids or steam from a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system; water heater; or domestic appliance, "we" also pay the reasonable cost of removing and replacing those parts of the building needed to repair the system, heater, or appliance.

"We" do not pay for loss to the system, heater, or appliance from which the liquid or steam escapes. In this exception, plumbing systems and domestic appliances do not include a sump, sump pump, or related equipment.

"We" pay for an ensuing loss that results from any of the above, unless the ensuing loss itself is excluded.

9. "We" do not pay for loss excluded under the Exclusions That Apply To Property Coverages.

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