

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 Number	Building Number	Minimum Percentage Rented/Used
		%
		%
		%
Information required to complete this Schedule, if not shown above, 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:

k. 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:

- (1)** Rented to a lessee or sub-lessee and used by the lessee or sub-lessee to conduct its customary operations; and/or
- (2)** 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".