

PROPERTY CLAUSES

THIS ENDORSEMENT MODIFIES THE INSURANCE PROVIDED IN THIS POLICY. PLEASE READ IT CAREFULLY.

ROOF RESTRICTION

It is expressly understood and agreed that the perils insured under this policy are limited to the extent that no coverage is provided for wind and/or hail damage to worn out or damaged roof, nor to the interior water damage resulting from or occasioned by roof conditions. Also, no coverage is afforded by this policy for the removal of multiple layers of roofing, or the underlying support or replacement for the decking, in the event of a covered loss.

VACANCY OR UNOCCUPANCY CLAUSE

It is warranted by the insured that the premises described in this policy, or in any form or endorsement attached thereto, is occupied, vacancy or unoccupancy of said premises in excess of 20 days renders this policy null and void.

MANDATORY CONSEQUENTIAL LOSS ENDORSEMENT

This Company shall not be liable for loss directly or indirectly caused by or resulting from any utility failure including but not limited to power, heating or cooling failures, unless such failure results from physical damage to power, heating or cooling equipment situated on the premises where the property covered is located, caused by the peril(s) insured against. Nothing in the above shall change or alter in any manner other applicable provisions of Riot and Civil Commotion or Vandalism and Malicious Mischief insurance when provided under this policy.

DEBRIS REMOVAL CLAUSE

It is a condition of this policy that this insurance covers expenses incurred in the removal of all debris of the property insured hereunder which may be occasioned by loss caused by any of the perils insured against in this policy. However, the total liability under this policy shall not exceed the amount named therein, nor such proportion of such expense as the amount of insurance hereunder bears to the total amount of all insurance, whether such insurance includes this clause or not. In no event shall this policy cover against loss occasioned by the enforcement of any state or municipal law or ordinance which necessitates the demolition of any portion of the insured building which has not suffered damage by any of the perils insured against in this policy unless such liability is specifically assumed elsewhere in the policy. Cost of removal of debris shall not be considered in the determination of actual cash value when applying any Coinsurance Average or Reduced Rate Contribution Clause attached to this policy.

AMENDED MORTGAGE CLAUSE

In consideration of the premium charged, loss, if any, is payable to the insured and to the mortgage company or lender noted on the face of this certificate or any endorsement or schedule attached thereto as the loss payable.

The mortgage clause, if any, contained in the policy wording is voided and replaced with the above.