

## PROPERTY NOT COVERED

We do not cover:

1. articles separately described and specifically insured in this or any other insurance;
2. animals, birds or fish;
3. any engine or motor propelled vehicle or machine, including the parts, designed for movement on land. We do cover those used solely for the service of the **residence premises** and not licensed for use on public highways;
4. watercraft, including motors, equipment and accessories;
5. aircraft and parts;
6. outdoor signs;
7. personal property collectively owned by the unitowners of the **condominium**.

## COVERAGE C - LOSS OF RENTS

1. **Fair Rental Value.** If a Loss Insured causes the **residence premises** rented to others or held for rental by you to become uninhabitable, we cover its fair rental value. Payment shall be for the shortest time required to repair or replace the part of the premises rented or held for rental but not exceeding 12 consecutive months from the date of loss. This period of time is not limited by expiration of this policy. Fair rental value shall not include any expense that does not continue while that part of the **residence premises** rented or held for rental is uninhabitable.
2. **Prohibited Use.** If a civil authority prohibits you from use of the **residence premises** as a result of direct damage to neighboring premises by a Loss Insured in this policy, we cover any resulting Fair Rental Value loss for a period not exceeding two weeks during which use is prohibited.

We do not cover loss or expense due to cancellation of a lease or agreement.

## COVERAGE D - LOSS ASSESSMENT

We will pay for your share of any assessment charged against all unitowners by the **association**, up to the limit of insurance shown in the **Declarations** for Coverage D - Loss Assessment, when the assessment is made as a result of:

1. a direct loss to which Section I of this policy would apply except as provided in Section I - Losses Not Insured, to the **condominium** property, including personal property, owned by all unitowners collectively;
2. an **occurrence** to which Section II of this policy would apply;
3. damages which the **association** may be obligated to pay because of **personal injury** due to false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, misrepresentation or humiliation; or
4. illegal discrimination (unless coverage is prohibited by law, but only with respect to the liability other than fines and penalties imposed by law), libel, slander, defamation of character or invasion of rights of privacy.

## ADDITIONAL COVERAGES

Subject to the terms and conditions applicable to Section I of this policy, the following Additional Coverages apply separately to each location scheduled in the **Declarations**. But the amount of insurance afforded on any one scheduled location will not be more than the limit of insurance specified in each Additional Coverage if a limit is included in the coverage.

1. **Debris Removal.** We will pay the reasonable expenses you incur in the removal of debris of covered property damaged by a Loss Insured. This expense is included in