

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RESIDENTIAL PER UNIT DEDUCTIBLE

Name of Parent Company:	
Policy Number:	
Endorsement Number:	
Effective Date of Endorsement:	
Name of Insurer:	

This endorsement modifies insurance provided under the following:

COMMUNITY ASSOCIATION COVERAGE FORM

SCHEDULE

"X" IF APPLICABLE	COVERED CAUSE OF LOSS	PER UNIT DEDUCTIBLE
x	Water Damage	\$10,000
x	Sewer Backup	\$10,000
	Sprinkler Leakage	
	Ice Damming	

It is agreed that Section D. **Deductible** is replaced by the following:

D. Deductible

1. Per Occurrence Deductible

In any one occurrence we will not pay for loss, damage or expense until the amount of loss, damage or expense exceeds the Deductible shown in the Declarations. We will then pay the amount of loss, damage or expense exceeding such Deductible up to the applicable Limit of Insurance. When any occurrence is subject to more than one Deductible, only the highest Deductible will be applied.

2. Per Unit Deductible

a. With respect to loss or damage to covered property contained within "units" under Paragraph **A.1.a.(7)** of **Section V.** of the **Coverage Endorsement For Community Associations** as a result of a Covered Cause of Loss shown in the Schedule of this endorsement (hereinafter, "the Schedule"), we will not pay for loss, damage or expense in any one occurrence until the amount of loss, damage or expense exceeds the Per Unit Deductible shown in the Schedule. We will then pay the amount of loss, damage or expense exceeding such Deductible up to the applicable Limit of Insurance.

b. The Per Unit Deductible(s) shown in the Schedule for each Covered Cause of Loss shall apply separately to each "unit" in each covered premises or building shown on the Property Declarations. If there is loss or damage to covered property within "units" as a result of multiple Covered Causes of Loss, the deductible for each Covered Cause of Loss shall apply.

- c. In the event of loss or damage to multiple "units", the Per Unit Deductible shall be multiplied by the number of "units" that sustained loss or damage. If the total of Per Unit Deductibles exceeds the Deductible shown in the Declarations, the total of all such Per Unit Deductibles shall be deemed the highest applicable deductible and will be applied to the loss.
 - d. If the Deductible shown in the Declarations is greater than the sum of any applicable Per Unit Deductibles under Paragraph 2.b. above, we will apply the Deductible shown on the Declarations instead of the Per Unit Deductible.
3. Based on the Per Unit Deductible indicated in the Schedule for a Covered Cause of Loss, the following applies:
- a. If Water Damage is indicated in the Schedule, then the corresponding Per Unit Deductible applies to the "specified cause of loss" of water damage as provided under the **Causes of Loss – Special Form**. This deductible does not apply to loss or damage:
 - (1) caused by water discharged by a fire protective system in response to a fire or sprinkler leakage as provided under the **Causes of Loss – Special Form**;
 - (2) covered by sewer back up as provided by Sewer, Drain or Sump Backup coverage under the **Coverage Endorsement For Community Associations** attached to this policy; or
 - (3) caused by "ice damming" as defined under this endorsement.
 - b. If Sewer Backup is indicated in the Schedule, then the corresponding Per Unit Deductible applies to sewer backup as provided by Sewer, Drain or Sump Backup coverage under the **Coverage Endorsement For Community Associations** attached to this policy.
 - c. If Sprinkler Leakage is indicated in the Schedule, then the corresponding Per Unit Deductible applies to sprinkler leakage as provided under the **Causes of Loss – Special Form**.
 - d. If Ice Damming is indicated in the Schedule, then the corresponding Per Unit Deductible applies to "ice damming" in Paragraph C.1.c.(2) under the **Causes of Loss – Special Form**.
4. As used in this endorsement, the term "ice damming" means water leaking into the interior of the "unit" as a result of the weight of snow, ice, or sleet or damage caused by thawing and/or re-freezing of snow, ice or sleet.

All other terms and conditions of this policy remain unchanged.