

VMD1

VANDALISM AND MALICIOUS ACTS ENDORSEMENT

This endorsement modifies insurance coverage provided under the:
S100 Seasonal Dwelling and Contents Coverage Form – Fire

INDEMNITY AGREEMENT

If the Declaration Page shows that Vandalism and Malicious Acts Endorsement applies, in conjunction with Seasonal Dwelling S100 & S200 Riders, coverage is extended to include loss or damage caused directly by Vandalism or Malicious Acts subject to the following terms and conditions.

This peril does not include loss or damage:

- a) occurring while the dwelling is under construction or vacant even if permission for construction or vacancy has been given by us;
- b) caused by you;
- c) caused by any tenant, employee or member of the tenant's household if the part of the dwelling containing the property insured normally occupied by you is rented to others;
- d) to glass which forms part of the dwelling;
- e) loss or damage caused by theft, burglary or pilferage or attempted theft, burglary or pilferage.

ADDITIONAL CONDITION

The **Special Limits Applicable to some Personal Property** section of the policy to which this coverage is attached apply to loss or damage insured under this coverage endorsement.

ALL THE STATUTORY AND ADDITIONAL CONDITIONS OF THE POLICY TO WHICH THIS DOCUMENT IS ATTACHED APPLY.