

UCBRD

PRIVATE RESIDENCE UNDER CONSTRUCTION ENDORSEMENT

Homeowner's Package Policy - Broad Form

If the Declaration Page indicates this endorsement has been purchased, the property and liability sections of the policy to which it is attached are amended as follows:

This endorsement will have full force and effect for a period not to exceed six (6) months from the inception date of the policy or when the dwelling becomes occupied as a private residence, whichever occurs first. At the end of six (6) months or when the residence becomes occupied, this endorsement will cease to be in effect; the coverage reverts to the coverage and exclusions contained in the Homeowner's Package Policy – Broad Form indicated on the Declaration Page.

It is understood and agreed that until such time the private residence is completed and occupied, Homeowner's Package Policy – Broad Form applies and is amended as follows:

SECTION 1 - PROPERTY COVERAGE

Under DEFINITIONS: The definition of "Dwelling" is amended to read "Dwelling" means the building under construction described on the Declaration Page and intended to be occupied by you as a private residence.

Under COVERAGE A - DWELLING BUILDING: Item 4 is amended to read "Materials and supplies located on or adjacent to the premises intended for use in construction, alteration or repair of your dwelling or detached private structures on the premises, building fixtures and fittings temporarily removed from your dwelling or premises for repair or seasonal storage. These materials and supplies are also covered while in transit to the premises."

Under HOMEOWNER'S PACKAGE POLICY – BROAD FORM - EXCLUSIONS

Property Excluded

Exclusion 1 is amended to read "your insured dwelling and personal property, when your insured dwelling has to your knowledge, been unattended or not worked on for more than thirty (30) consecutive days;"

Perils Excluded

Exclusion 4 is amended to read "by or resulting from contamination or pollution, or the release, discharge or dispersal of contaminants or pollutants;"

Exclusion 15 is amended to read "by collapse;"

Exclusion 19 is amended to read "by theft or attempted theft of personal property in or from a dwelling or detached private structure under construction nor by glass breakage or damage occurring while a dwelling is under construction but, glass coverage will apply at such time the glass is properly installed, forming part of the dwelling."

Exclusion 20 added: "We do not insure loss or damage to scaffolding, forms, tools and equipment including spare parts and accessories usual to the building trade, whether owned by, loaned to, rented to or leased to the Insured."

Exclusion 21 added: "We do not insure any loss or shortage disclosed on taking inventory or making appraisal, or any mysterious disappearance."

PRIVATE RESIDENCE UNDER CONSTRUCTION ENDORSEMENT

OWNER'S CONSTRUCTION LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under

SECTION 2 - LIABILITY COVERAGE

If the Declaration Page indicates this endorsement has been purchased, the following "Additional Definition" and "Special Limitation" is added to this policy:

DEFINITIONS

Additional Definition:

"Residence Employee" in Section 2 has the same meaning as in Section 1. In addition, the following persons are insured:

1. any person acting as a volunteer in the construction activity to which this endorsement applies.

SPECIAL LIMITATIONS

Additional Limitation:

Private Residence Under Construction: You are insured against claims arising from the construction of a private residence, to be occupied by you, at the premises described on the Declaration Page while you are acting as the general contractor including:

- a) operations performed for you by volunteers;
- b) your acts or omissions in connection with the general supervision of the operations of independent contractors which are covered by this endorsement.

All other terms and conditions of the policy remain in full force and effect.