

**PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.**

## ADDITIONAL COVERAGE – BUILDING(S)

With regard only to the coverage provided by this endorsement “your” policy is amended as indicated.

### PROPERTY COVERAGES or PROPERTY PROTECTION

“We” insure buildings against risk of direct physical loss, except loss excluded below or under the **EXCLUSIONS** in “your” policy. Buildings means dwelling(s) and other structure(s) only when each building is specifically identified in the Declarations with this form number.

Under **ADDITIONAL COVERAGES** the following is added:

#### 1. Collapse

The collapse coverage provided by “your” policy, if any, is deleted and replaced by the following.

“We” cover direct loss to a building involving a collapse of the building or any part of the building caused only by one or more of the following:

- a. A Peril Insured Against;
- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of contents, equipment, animals, or people;
- e. Weight of rain, snow, ice, or sleet which collects on a roof; or
- f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction remodeling or renovation.

Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf, or dock is not included under items **b.**, **c.**, **d.**, **e.**, and **f.** unless the loss is a direct result of the collapse of a building.

Collapse does not include settling, cracking, shrinking, bulging, or expansion.

This coverage does not increase the limit of insurance applying to the damaged insured property.

### **PERILS INSURED AGAINST** (Under **Dwelling 1** or **Dwelling Property** policies, this section is titled **PERILS WE INSURE AGAINST**)

This section of “your” policy is deleted.

### **EXCLUSIONS**

The following are added:

“We” do not cover loss resulting directly or indirectly from:

1. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system, waterbed, or household appliance, or by discharge, leakage, or overflow from the system or appliance caused by freezing while the building is vacant, unoccupied, or being constructed unless “you” take precautions to:
  - a. Maintain heat in the building; or
  - b. Shut off the water supply and drain all systems and appliances;
2. Freezing or thawing to a fence, pavement, patio, swimming pool, foundation, retaining wall, bulkhead, pier, wharf, or dock;

3. Continuous or repeated seepage or leakage of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system, waterbed, or household appliance which occurs over a period of weeks, months, or years;
4. Theft in or from a building under construction or of construction materials or supplies until the building is completed and occupied;
5. Vandalism or malicious mischief or breakage of glass and safety glazing materials if the dwelling has been vacant for more than 30 consecutive days (60 days in Wisconsin) immediately preceding the loss. A building under construction is not considered vacant;
6. Collapse, other than as provided under Additional Coverages 1. above;
7. Wear and tear, marring or scratching, deterioration; inherent vice, latent defect, mechanical breakdown; rust, mold, wet or dry rot, contamination, smog; smoke from agricultural smudging or industrial operations; settling, cracking, shrinking, bulging, or expansion of pavement, patios, foundations, walls, floors, roofs, or ceiling; birds, vermin, rodents, insects, or domestic animals. If because of any of these, water escapes from a plumbing, heating, air conditioning or automatic fire protective sprinkler system, waterbed, or household appliance, "we" cover loss caused by the water. "We" also cover the cost of tearing out and replacing any part of the covered building necessary to repair the system or appliance.  
  
"We" do not cover loss to the system, waterbed, or appliance from which the water escapes.  
  
However, "we" cover damage to property caused by mold or "fungi" that results from a covered fire or lightning loss. "Fungi" means any type or form of fungus including mold or mildew, and mycotoxins, spores, scents, or by-products produced or released by fungi;
8. Acts or decisions, including the failure to act or decide, of any person, group, organization, or governmental body;
9. Faulty, inadequate, or defective:
  - a. Planning, zoning, development, surveying, siting;
  - b. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
  - c. Materials used in repair, construction, renovation, or remodeling; or
  - d. Maintenance;of part or all of any property whether on or off the "insured premises"; or
10. Weather conditions. However this exclusion only applies if weather conditions contribute with a cause or event excluded above or under the section entitled Exclusions in "your" policy to produce the loss.

Ensuing loss under Items 1. through 10. is covered, if not otherwise excluded in this policy.

All other terms and conditions of this policy apply.