

AMENDATORY ENDORSEMENT

All Forms Except DP-1 and DP-8

This policy is amended as follows:

OTHER COVERAGES

The following Other Coverage is added:

Collapse. We insure for risk of direct physical loss to covered property involving collapse of a building or any part of a building caused only by one or more of the following:

- a. Perils Insured Against in Coverage C - Personal Property. These perils apply to covered building and personal property for loss insured by this Other Coverage;
- b. hidden decay;
- c. hidden insect or vermin damage;
- d. weight of contents, equipment, animals or people;
- e. weight of rain which collects on a roof;
- f. use of defective material 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 liability applying to the damaged covered property.

PERILS INSURED AGAINST

The peril **Collapse of a building or any part of a building** is deleted from all forms. In addition, the following exclusion is added to DP-3 under Coverages A and B:

Collapse, other than as provided above in Other Coverages - Collapse. However, any ensuing loss not excluded is covered.

Also, in DP-3 the word "all" is deleted from the following sentence:

"We insure for all risks of physical loss to the property described in Coverages A and B except:"

GENERAL EXCLUSIONS

The sentence:

"We do not cover loss resulting directly or indirectly from:"

is deleted and the following substituted:

- A. We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

GENERAL EXCLUSIONS (Cont'd)

Form DP-3

The following exclusions are added:

B. We do not insure for loss to property described in Coverages A and B caused by any of the following. However, any ensuing loss not excluded is covered.

1. Weather conditions. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph A. above to produce the loss;

2. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body;

3. 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 Described Location.

All other provisions of this policy apply.