ENDORSEMENT NO. HO-382

CONDOMINIUM LOSS ASSESSMENT COVERAGE

For an included additional premium, we will pay your share of a special assessment charged by the condominium association. The assessment must be made because of:

1. a **sudden and accidental** direct physical loss caused by a covered peril under this policy to that part of the collectively owned condominium building which is defined in the condominium’s declarations or by-laws as a common element.

2. **bodily injury** or **property damage** caused by an **occurrence** to which Section II - LIABILITY COVERAGE in this policy applies.

Our limit of liability is shown on the declarations page for this endorsement. But we will not pay more than $1,000 for your part of a special assessment resulting from a deductible in the insurance of the condominium association.

**DEDUCTIBLE:** A $250 deductible applies to each loss under this coverage. No other policy deductible applies to this coverage.

This coverage is limited by the definitions, terms, conditions and exclusions of the policy to which this endorsement is attached. Coverage does not apply for the peril of Windstorm and Hail if the policy includes Endorsements HO-140, HO-806 or HO-806B, Windstorm and Hail Exclusion Agreement.