

**ENDORSEMENT NO.
(FAIR) HO-809**

**UNIT OWNERS RENTAL TO OTHERS
(For use with the TFPA
Condominium Policy)**

For an included additional premium, the following changes are made:

1. SECTION I PROPERTY COVERAGE, PROPERTY NOT COVERED, item 9 is eliminated.
2. SECTION I PROPERTY COVERAGE, EXTENSIONS OF COVERAGE, item 2. under LOSS OF USE is amended to read:

LOSS OF USE. If a loss caused by a Peril Insured Against under Section I makes the residence premises wholly or partially untenable, we cover loss of fair rental value, meaning the fair rental value of that part of the residence premises usually rented to others by you, less any expenses that do not continue.

We do not cover loss of fair rental value that you incur as a result of evacuation or displacement from the residence premises due to voluntary or mandatory evacuation, order of civil authority restricting ingress, egress or access, loss or disconnection of utilities, damage or closure of roads, ferries, bridges or infrastructure, or loss that is excluded in the Exclusions of this policy, except to the extent such loss was incurred because damage to the residence premises caused by a Peril Insured Against under Section I made the residence premises wholly or partially untenable.

The total limit of liability for all loss of use is 20% of the Coverage **B** (Personal Property) limit of liability. This is additional insurance and does not reduce the Coverage **B** (Personal Property) limit of liability. The deductible clause does not apply to loss of use coverage.

Payment will be for the reasonable time required to repair or replace covered damage to the residence premises.

The periods of time for loss of use are not limited by expiration of this policy.

3. SECTION I PERILS INSURED AGAINST are amended as follows:

Item 8.b(4) under the Theft peril is eliminated.

Item 6. Vandalism and Malicious Mischief. This peril does not include:

- a. loss to glass or safety glazing, material constituting a part of the building other than glass building blocks.
- b. loss by pilferage, theft, burglary or larceny.
- c. loss caused by you, a roomer, tenant, or any other person regularly staying at the described location shown on the declarations page for a period in excess of thirty consecutive days.