

## PRIVATE RESIDENCE UNDER RENOVATION ENDORSEMENT

### For Residential Homeowners Comprehensive Policy

#### INSURING AGREEMENT:

If the "Declaration Page" indicates that the Private Residence Under Renovation endorsement applies, the SECTION I-PROPERTY COVERAGE and SECTION II-LIABILITY COVERAGE of the policy to which it is attached are amended as described herein.

This endorsement will have full force and effect for a period not to exceed from the effective date of this endorsement to the subsequent renewal date, or once the residential "Dwelling" renovation is complete and becomes wholly or partially occupied by "You"; whichever occurs first. The applicable coverage amendments under SECTION I and II of this endorsement will then cease to be in effect. Coverage and exclusions will revert to what is contained in the Residential Homeowners coverage indicated on the "Declaration Page". The additional premium charged for this endorsement is fully earned.

#### DEFINITIONS:

For the purposes of this endorsement:

"Dwelling" means the residence under renovation on the "Premises" described on the "Declaration Page", where "You" continue to occupy either wholly or partially as a private residence.

### SECTION I-PROPERTY COVERAGE

#### SPECIAL CONDITIONS:

It is understood and agreed, that until such time that the "Dwelling" renovations are completed, Residential Homeowners Comprehensive policy applies and coverage is amended as follows:

#### Under COVERAGE A – DWELLING BUILDING (Item 4)

The following sentence:

"Materials and supplies located on or adjacent to the 'Premises' intended for use in construction, alteration, or repair of 'your' 'Dwelling' or 'Detached Private Structure(s)' on the 'Premises'. 'We' insure against the peril of theft only when 'your' 'Dwelling' is completed and ready to be occupied."

#### 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 Structure(s)' on the 'Premises'. 'We' insure against the peril of theft only when 'your' 'Dwelling' is occupied during renovations. These materials and supplies are also covered while in transit to the 'Premises'."

### Under LOSS OR DAMAGE NOT INSURED-SECTION I

#### Perils Excluded:

"by collapse of:

(c) the 'Dwelling' while it is 'Under Construction' or 'Vacant', even if 'We' have given permission for the policy to remain in force during construction or vacancy."

#### Is amended to read:

"by collapse of:

(c) the 'Dwelling' while it is 'Vacant', even if 'We' have given permission for the policy to remain in force during vacancy."

#### Perils Excluded:

"by 'Water' unless the loss or damage directly resulted from:

(e) viii) occurring while the 'Dwelling' is 'Under Construction' or 'Vacant', even if permission for construction or vacancy has been given by 'us';"

#### is amended to read:

“by ‘Water’ unless the loss or damage directly resulted from:

(e) viii) “occurring while the ‘Dwelling’ is ‘Vacant’, even if permission for vacancy has been given by ‘us’;”

**Perils Excluded:**

“by vandalism or malicious acts or theft or glass breakage occurring while ‘your’ ‘Dwelling’ is ‘Under Construction’ or ‘Vacant’ even if permission for construction or vacancy has been given for ‘us’;”

**Is amended to read:**

“by glass breakage or damage in the section being renovated occurring while “your” ‘Dwelling’ is being renovated but glass coverage will apply at such time that the glass is properly installed, forming part of the ‘Dwelling’.”

**Additional Exclusions:**

The following are 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 “You”.
- “We” do not insure any loss or shortage disclosed on taking inventory or making appraisal, or any mysterious disappearance.

**SECTION II – LIABILITY COVERAGE**

The following Special Limitation and Additional Definition are added to this section of the policy:

**Special Limitation:**

**Private Residence Under Renovation:** “You” are insured against claims arising from the renovation activity of a residential “Dwelling”, occupied wholly or partially 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 a “Volunteer”; and
- b) “your” acts or omissions in connection with the general supervision of the operations of independent contractors.

**Additional Definition:**

For the purposes of this endorsement, “Volunteer” in this section has the same meaning as the Residential Homeowner policy to which this endorsement is attached. The following persons are also insured:

- any person(s) participating as a volunteer labourer in the renovation activity to which this endorsement applies.

**All other terms, definitions, exclusions, and conditions of the policy to which this endorsement is attached apply and remain unchanged.**