

BROAD BUILDING DEFINITION ENDORSEMENT

Words and phrases in bold font or quotation marks have special meaning as defined below or in the form to which this endorsement is attached.

This endorsement modifies insurance provided under Building and/or Contents - Broad Form (BF02).

DEFINITIONS Section 1. **Building** is replaced by the following:

1. **Building** means:

- 1.1. the **building(s)** described on the Declarations Page(s) and includes:
 - 1.1.1. fixed structures pertaining to the **building(s)** and located on the **premises**. Such structures include, but are not limited to, antennae and their wiring, fencing, signs, lighting, wind turbines, solar panels, signs and satellite dishes;
 - 1.1.2. additions and extensions communicating and in contact with the **building(s)**;
 - 1.1.3. permanent fittings and fixtures attached to and forming part of the **building(s)**;
 - 1.1.4. materials, equipment and supplies on the **premises** for maintenance of, and normal repairs and minor alterations to the **building(s)** or for building services;
 - 1.1.5. trees, shrubs and growing plants or flowers inside the **building(s)** used for decorative purposes;
 - 1.1.6. all garages, storage buildings and appurtenant structures usual to the occupancy of the Insured;
 - 1.1.7. outdoor furniture and yard fixtures;
 - 1.1.8. at the option of the Insured, and only for a **building** occupied as rented private residences:
 - 1.1.8.1. landlord's permanent fittings and fixtures, excluding furniture and furnishings in furnished suites or apartments;
 - 1.1.8.2. cooking, cooling, dishwashing, heating and refrigerating apparatus in suites and apartments;
 - 1.1.8.3. electrical and lighting fixtures;
 - 1.1.8.4. awnings, blinds, screen doors, screens and shutters;
 - 1.1.9. exterior **building** glass or vitrolite and lettering or ornamentation thereon including encasing frames, outside communication towers, antennae and equipment attached thereto and street clocks.

Except as otherwise provided in this endorsement, all terms and conditions of this policy shall remain unchanged.