

Residence Glass Endorsement (04)

If you have purchased this optional endorsement we agree to provide the following coverage:

1. Adding Glass Breakage Coverage

Glass Breakage. You are insured against accidental breakage of glass that forms part of your dwelling, or private structures on your premises including glass in storm windows and doors.

Deductible. We are responsible only for the amount by which the loss or damage caused, exceeds the amount of the specific deductible shown on the Coverage Summary page, in any one occurrence.

Loss or Damage Not Insured

We do **not** insure:

1. loss or damage occurring while the building is under construction or vacant even if permission for construction or vacancy has been given by us, and
2. any intentional or criminal act or failure to act by:
 - a. any person insured under this endorsement; or
 - b. any other person at the direction of any person insured under this endorsement.

2. Reducing Glass Breakage Deductible

If this endorsement is being added to your Homeowners, Tenants or Condominium policy the following clause applies:

The amount of the deductible applying to insurable loss or damage to glass that usually forms part of your dwelling, private structures on your premises, or your Condominium unit is reduced to the amount shown on the Coverage Summary Page.

All other limits, terms, conditions, provisions, definitions, and exclusions shall have full force and effect.