

## Vandalism or Malicious Acts Extension Endorsement (28)

If you have purchased this optional coverage, the insurance provided under the Seasonal Dwelling Building and/or Contents Form (707L) is extended to include loss caused by vandalism or malicious acts, including damage caused by bears, as described and limited below.

### **Vandalism or Malicious Acts.**

This peril does **not** include loss or damage:

1. occurring while the building is under construction or vacant even if permission for construction or vacancy has been given by us;
2. loss or damage resulting from any intentional or criminal act or failure to act by:
  - a. any person insured by this policy; or
  - b. any other person at the direction of any person insured by this policy;
3. caused by theft or attempted theft;
4. caused by vandalism by any tenant, members of the tenant's household or guests of the tenant;
5. to glass which forms part of a building

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