

Dwelling In Course Of Construction Endorsement (66C)

(For use with Homeowners Comprehensive Form – Manitoba only)

We provide insurance on your dwelling described on the Coverage Summary page. This endorsement will expire twelve months from the date it becomes effective. While your dwelling is under construction, the insurance provided is subject to the following amendments:

SECTION I – PROPERTY COVERAGES

- Single Amount of Insurance does not apply

There is no coverage provided for:

- Personal Property
- Loss of Use of Your Dwelling

ADDITIONAL COVERAGES

There is no coverage provided for:

- Freezer Foods
- Credit, Debit or Automatic Teller Cards, Depositors Forgery and Counterfeit-Paper Money
- Inflation Protection
- Lock Repair or Replacement
- Mass Evacuation Additional Living Expense

Insured Perils are applicable only to the coverage under Dwelling Building.

Under “**INSURED PERILS – Dwelling Building, Additional Buildings and Loss of Use of Your Dwelling,**” the following is added.

This Policy does not insure:

1. loss or damage to contractors tools and equipment including spare parts and accessories whether owned, loaned, hired or leased;
2. loss or damage caused directly or indirectly by mechanical or electrical breakdown or derangement unless fire or explosion ensues and then only for the loss or damage caused by the fire or explosion;
3. theft by any employee, officer or agent of the insured or other party of interest, or any person to whom the property is entrusted (bailees for hire excepted);
4. any loss or shortage disclosed on taking inventory or making appraisal or any mysterious disappearance;
5. loss or damage caused directly or indirectly by cessation of work or by interruption of construction, unless directly caused by peril otherwise insured and not otherwise excluded under this policy;
6. any loss of use or occupancy however caused.

Under “**LOSS OR DAMAGE NOT INSURED – All Section I Coverages**”

- Exclusion 15 is deleted.
- Exclusion 16 is amended to read as follows:
 - Caused by vandalism or malicious acts or glass breakage occurring while your dwelling is vacant even if permission for vacancy has been given by us.

BASIS OF CLAIM SETTLEMENT – Coverage A – Dwelling Building and Coverage B – Additional Buildings

- Guaranteed Replacement Cost does not apply.

SECTION II – PERSONAL LIABILITY PROTECTION

The insurance provided under **COVERAGE E – PERSONAL LIABILITY** is amended to read:

We will pay all sums which you become legally liable to pay as compensatory damages because of unintentional bodily injury or property damages arising out of:

1. Your personal actions relating solely to the construction of your dwelling.
2. Your ownership, use or occupancy of the dwelling premises at the address shown on the Coverage Summary page

The following coverages are suspended:

- **COVERAGE F – VOLUNTARY MEDICAL PAYMENTS**
- **COVERAGE G – VOLUNTARY PAYMENT FOR DAMAGE TO PROPERTY**
- **COVERAGE H – VOLUNTARY COMPENSATION FOR RESIDENCE EMPLOYEES**

When the construction of your building is completed and it is ready to be occupied by you, these changes cease to apply. At that time, all suspended coverages are restored in full.

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