

Dwelling in Course of Construction Endorsement

(For use with Seasonal Dwelling – Fire & Extended Form)

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

The following coverages are suspended:

- **Personal Property**
- **Optional Coverage Extensions – Personal Property**
- **Special Limits of Insurance**

Under **LOSS OR DAMAGE NOT INSURED**, 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. 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;
4. any loss of use or occupancy however caused.

SECTION II – PERSONAL LIABILITY PROTECTION

The insurance provided under **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:

- **VOLUNTARY MEDICAL PAYMENTS**
- **VOLUNTARY PAYMENT FOR DAMAGE TO PROPERTY**
- **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.