

Property Insurance

Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

SPECIMEN

Under Definitions, the definition of Personal Property is deleted and replaced with the following:

Definitions

Personal Property

Personal property means:

- all your business personal property;
- business personal property you lease;
- **personal property of others**;
- labor, materials and services furnished or arranged by you on **personal property of others**;
- signs, fixtures, glass and other **tenant's improvements and betterments**;
- glass in **buildings** you do not own if you are legally or contractually required to maintain such glass; and

Definitions

Personal Property (continued)

- installation or additions, other than floor coverings, wall coverings or ceiling coverings, that are a part of the **building** contained within the unfinished surfaces of the perimeter walls, floors and ceilings of each condominium unit acquired at your expense or the expense of any previous owner.

Personal property does not mean:

- **building**, except **tenant's improvements and betterments** and glass in **buildings** you do not own if you are legally or contractually required to maintain such glass;
- land, water or air, either inside or outside of a structure;
- retaining walls;
- growing crops;
- **outdoor trees, shrubs, plants or lawns**;
- vehicles or machines required to be licensed for use on public roads;
- trailers;
- **contractors' equipment**;
- self-propelled watercraft, or any other watercraft over 50 feet in length, in water;
- aircraft, except aircraft manufactured, processed, warehoused or held for sale while on the ground;
- **electronic data**;
- **money or securities**;
- personal property sold under a conditional sale or trust agreement or an installment or deferred payment plan after delivery to customers, except as provided under the Deferred Payments Additional Coverage;
- import shipments prior to either discharge from aircraft or oceangoing vessel or termination of the risk assumed by cargo insurance;
- export shipments after either being loaded on aircraft or oceangoing vessel or having come under the protection of cargo insurance;
- animals, except animals owned by others and boarded by you or animals owned by you and held for sale;
- any personal property which is in or below underground mines or mine shafts; or
- **mobile communication property**.

All other terms and conditions remain unchanged.

Authorized Representative
