

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED COVERAGE - NEWLY ACQUIRED PROPERTY

**This endorsement modifies insurance provided under the following:
DIFFERENCE IN CONDITIONS COVERAGE FORM UND 1211**

A. COVERAGE

1. Subject to the terms, exclusions, limits and conditions of the policy to which this endorsement is attached and to the provisions contained in this endorsement, we will pay for accidental direct physical loss or damage caused by or resulting from a Covered Cause of Loss first commencing during the Policy Period to Buildings you acquire, rent or lease at locations other than the locations described in the Declarations intended for similar use as the building(s) at locations described in the Declarations.
2. Contents, "stock", or Tenant's Improvements and Betterments that you newly acquire, at any location you acquire, other than at fairs, trade shows or exhibitions.

Coverage applies to newly acquired property located in the 50 United States of America and the District of Columbia. This endorsement shall be void if the newly acquired Covered Property is insured elsewhere.

However, there is no coverage for items 1. and 2. above for any newly acquired buildings constructed in whole or in part with:

- a. Unreinforced masonry;

Or for any of the following buildings:

- b. Wood frame buildings originally constructed prior to 1940; or
- c. Steel frame, metal frame, or reinforced concrete buildings originally constructed prior to 1960; or
- d. Reinforced masonry buildings originally constructed prior to 1975; or
- e. Concrete tilt-up buildings originally constructed prior to 1980.

B. LIMITS OF INSURANCE

The most we will pay for loss or damage in any one "loss occurrence" under this endorsement is the Newly Acquired Property Limit of Insurance shown in Section **C. SPECIFIC ENDORSEMENT INFORMATION** in the Declarations. Payments made for coverage provided by this endorsement are within the limits of insurance and will not serve to increase our Limits of Insurance stated in the Declarations.

C. DEDUCTIBLE

The deductible for newly acquired property will be calculated as described in Section **D. DEDUCTIBLES** in the Declarations. The stated value will be the values ultimately disclosed to us for the newly acquired property.

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D. ADDITIONAL CONDITIONS

The following is added to Section **H. ADDITIONAL CONDITIONS**:

With respect to insurance on or at each newly acquired, rented or leased property, coverage will end when any of the following first occurs:

1. This policy expires or is cancelled;
2. 30 days expire after you acquire, rent or lease the property, unless otherwise shown on the Declarations; or
3. You report values to us.

We will charge you additional premium for values reported from the date you acquire, rent or lease the property.

Nothing contained in this endorsement will be held to vary, alter, waive or extend any of the terms, conditions, or limitations of the policy to which this endorsement is attached other than as stated above.

SPECIMEN