

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## OUTDOOR TREES, SHRUBS AND PLANTS

This endorsement modifies insurance provided under the following:

- BUILDERS RISK COVERAGE FORM
- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY

### SCHEDULE

<b>Premises Number:</b>		<b>Building Number:</b>	
<b>Limit Of Insurance</b>			
<b>Each Tree</b>	<b>Each Shrub</b>	<b>Each Plant</b>	<b>All Items</b>
\$	\$	\$	\$
<b>Causes Of Loss Form Applicable:</b>		<b>Vehicle Exclusion:</b> <input type="checkbox"/>	
<b>Additional Premium: \$</b>			
<b>Premises Number:</b>		<b>Building Number:</b>	
<b>Limit Of Insurance</b>			
<b>Each Tree</b>	<b>Each Shrub</b>	<b>Each Plant</b>	<b>All Items</b>
\$	\$	\$	\$
<b>Causes Of Loss Form Applicable:</b>		<b>Vehicle Exclusion:</b> <input type="checkbox"/>	
<b>Additional Premium: \$</b>			
<b>Premises Number:</b>		<b>Building Number:</b>	
<b>Limit Of Insurance</b>			
<b>Each Tree</b>	<b>Each Shrub</b>	<b>Each Plant</b>	<b>All Items</b>
\$	\$	\$	\$
<b>Causes Of Loss Form Applicable:</b>		<b>Vehicle Exclusion:</b> <input type="checkbox"/>	
<b>Additional Premium: \$</b>			
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.			

**A. The following is added to Covered Property:**

Outdoor trees, shrubs and plants at locations described in the Schedule.

**B.** The most we will pay for loss or damage (including debris removal expense) to covered trees, shrubs and plants in any one occurrence is the Limit of Insurance for All Items, subject to the separate limit applicable to Each Tree, Shrub or Plant, shown in the Schedule.

**C.** Outdoor trees, shrubs and plants are subject to all applicable provisions of the Causes Of Loss form indicated in the Schedule, as well as to the following exclusions:

We will not pay for loss or damage to outdoor trees, shrubs or plants, caused by or resulting from any of the following:

1. Dampness or dryness of atmosphere;

2. Changes in or extremes of temperature; or

3. Rain, snow, ice or sleet.

**D.** If the Vehicle Exclusion option is designated in the Schedule by an "X", we will not pay for loss or damage caused by vehicles to outdoor trees, shrubs or plants.

**E.** The Coverage Extension – Outdoor Property and the Additional Coverage – Debris Removal do not apply to the property covered under this endorsement.