

035.6e - Sekoia Program Endorsement - Personal Property of Residents and Relocation Expense Extensions (1225)

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold or quotation marks have special meaning as defined below or in the Form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Endorsement; these titles have only been inserted for ease of reading.

This Endorsement is attached to the form 035.6e Edge Complete 2.0 and, except as otherwise provided under this Endorsement, is subject to all terms, conditions, limitations and exclusions of such Form.

The following Extensions of Coverage are added to **SECTION 3 - INDIVIDUAL EXTENSIONS:**

1. PERSONAL PROPERTY OF RESIDENTS

The insurance provided by this Building and/or Contents – Broad Form is extended to cover direct physical loss of or direct physical damage to personal property of residents at the **“premises”** provided such loss or damage is caused by an insured peril.

This Extension does not apply to loss or damage of personal property belonging to residents:

- 1.1. resulting from theft; or
- 1.2. that is insured by its owner, unless the Insured is obliged to insure it or is liable for its loss or damage.

Limit of Insurance

The maximum amount payable under this Extension shall not exceed « See Special Conditions»in any one occurrence and is subject to a maximum of is « See Special Conditions» per **“unit”**.

2. RELOCATION EXPENSE

The insurance provided by this Building and/or Contents – Broad Form is extended to cover, up to « See Special Conditions» in any one occurrence, subject to a maximum of \$1,500 per **“unit”**, for necessary and reasonable **“relocation expenses”** incurred by the Insured, if any of the Insured’s residents are temporarily evacuated from any **“unit”** in the **“building”**, due to direct physical loss of or direct physical damage to such **“unit”** by an insured peril, and such **“unit”** is made temporarily uninhabitable due to such loss or damage.

This Extension applies separately to every **“unit”** in the **“building”**.

Measure of Recovery

The Insurer will pay for expenses incurred by the Insured for **“relocation expenses”** during the period that:

- 2.1. Begins once the **“unit”** becomes uninhabitable because of direct physical loss or direct physical damage caused by or resulting from an insured peril; and
- 2.2. Ends 60 days after habitability is restored; notwithstanding the expiration of the policy period.

Other Insurance

The insurance afforded by this Extension shall apply as excess over any other valid and collectible insurance available to the Insured, the resident, or any other interested party, unless there is no other valid and collectible insurance, in which case this policy shall be primary.

“Unit” means a room, suite of rooms or apartment rented as a single residential unit by one or more persons that are situated in a **“building”** but does not mean one or more rooms occupied by one or more persons as roomers in a hotel, motel, public or private lodging or rooming house where the premises are occupied on a transient basis.

“Relocation expense” means any of the following documented expenses incurred by the Insured to relocate and return any evacuated resident to the **“unit”**:

- 2.3. Costs of packing materials and packing;
- 2.4. Costs of movers, moving equipment and moving vans;
- 2.5. Costs to re-establish or disconnect public utility or communication services, less refunds from discontinued services;
- 2.6. Costs of searching for temporary quarters;
- 2.7. Storage costs while awaiting possession of the temporary quarters or restoration of the **“unit”**; and
- 2.8. Rent for temporary accommodation at another location for the Insured’s residents, that is in excess of the rent payable by them at the **“unit”**.

“Relocation expense” does not include the following:

- 2.9. Financial loss due to the termination of a lease or other agreement;
- 2.10. Security deposits or other payments made to the landlord or lessors of the new quarters;
- 2.11. Down payments, legal fees and closing costs for the purchase of new quarters;
- 2.12. Fines or any penalties of whatever nature.

All other terms and conditions of this Policy remain unchanged.