

VACANCY PERMIT ENDORSEMENT – COVID-19

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ CAREFULLY

This endorsement deletes Insurance provided under the **PROPERTY FORM – CPP-P001** as follows; but only with respect to the following Building(s):

Premises (P) and Building (B) Number: All Buildings insured as scheduled in the Policy Declarations as of the date of the government authority order, with the exception of those Buildings scheduled as Vacant in the Policy Declarations prior to the government authority order.

Effective Date: 60 days after the date the Building(s) is deemed Vacant as per the terms and conditions of Loss Condition F. 6. contained in this policy, whichever is later.

Expiry Date of Endorsement: This permit shall expire when applicable government authority orders cease with respect to closure of non-essential workplaces and premises, bans on public gatherings, or similar orders that affect the operations of the Insured.

LOSS CONDITION F. 6. Vacancy is deleted from the policy and replaced by the following:

F. 6. Vacancy Permit

Permission is granted for the Premises and Building(s) described above to be vacant, partially vacant or unoccupied, subject to you complying with all of the following conditions of coverage where practical and permitted:

- a) All rubbish shall be removed from the inside of the Building(s) and from the Premises;
- b) The water supply to the Building(s) shall be shut off and the plumbing system and all appliances drained of water; or the plumbing system shall be adequately protected against freezing during the normal heating season by maintaining regular heat in the building;
- c) All doors and windows of the Building(s) shall be securely closed and locked;
- d) The Building(s) shall be checked by a reliable authorized person both inside and out at least once every seventy-two (72) hours.

If failure to maintain the conditions stated above contributes to insurable loss or damage, there shall be no coverage for that particular loss or damage.

Except as otherwise provided in this endorsement, all limits, terms, conditions, definitions and exclusions of the policy shall have full force and effect.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER A POLICY IS WRITTEN.

