

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**COLLAPSE COVERAGE
(HIG HO 09 CLP)**

SECTION I - PROPERTY COVERAGES

ADDITIONAL COVERAGES

8. Collapse is deleted and replaced by the following:

8. Collapse.

a. With respect to this Additional Coverage:

- (1)** Collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or any part of the building cannot be occupied for its intended purpose.
- (2)** A building or any part of a building that is in danger of falling down or caving in is not considered to be in a state of collapse.
- (3)** A part of a building that is standing is not considered to be in a state of collapse even if it has separated from another part of the building.
- (4)** A building or any part of a building that is standing is not considered to be in a state of collapse even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.

b. We insure for direct physical loss to covered property involving collapse of a building or any part of a building if the collapse was caused by one or more of the following:

- (1)** The Perils Insured Against in **COVERAGE C - Personal Property**;
- (2)** Decay within the building that is hidden from view, unless the presence of such decay is known to an "insured" prior to collapse;
- (3)** Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an "insured" prior to collapse;
- (4)** Weight of contents, equipment, animals or people;
- (5)** Weight of rain which collects on a roof; or
- (6)** Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

c. Loss to an awning, fence, patio, deck, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf, dock, or cisterns is not included under items **b.(2)** through **(6)** above, unless the loss is a direct result of the collapse of a building or any part of a building.

d. This coverage does not increase the limit of liability applying to the damaged covered property.

e. This coverage does not include loss or damage resulting from "Sinkhole activity".

f. This coverage does not include loss or damage resulting from "catastrophic ground cover collapse".

All other provisions of this policy apply.