

Form #SSH (Rev. December 11, 2020)
Seasonal / Secondary Home Endorsement
For use with Prestige Form.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

It is hereby understood and agreed that, notwithstanding any other condition in the wording of this policy, your policy is amended as follows:

PROTECTIONS CLAUSE

You must ensure that all the physical protections at the dwelling building are in use and all security systems at the dwelling building are engaged whenever the dwelling building is unoccupied. If you fail to comply with this condition we will not cover loss or damage caused by theft, attempted theft or vandalism.

If you have told us that a fire alarm system is installed at the dwelling building you must ensure that it is kept in full working order at all times during the period of insurance. If you fail to comply with this condition we will not insure you against loss or damage caused by fire unless we are required to provide such cover in any statute or legislation which is in effect at the time of such loss.

You must advise us as soon as reasonably possible if for any reason any physical protection, fire alarm or security system at the dwelling building is not working properly. We may then amend the terms of this policy.

If you make a claim under this insurance and we determine that the loss or damage that has resulted in a claim has been caused or adversely impacted directly by your failure to comply with your obligations under this condition, we may refuse to pay your claim or reduce the amount of any payment we make for the claim. However, if a fire arises from your failure to comply with your obligations under this condition and fire insurance is required in any statute or legislation in effect at the time of such loss or damage, then any physical loss or damage arising directly from such fire shall be covered.

DEDUCTIBLE

The unoccupancy deductible shown on the Declarations page will apply when the dwelling building is not occupied for more than thirty consecutive days.

ALL OTHER TERMS, CONDITIONS, LIMITATIONS AND EXCLUSIONS REMAIN UNALTERED.