

## ENDORSEMENT

*The following spaces preceded by an asterisk (\*) need not be completed if this endorsement and the policy have same inception date.*

ATTACHED TO AND FORMING PART OF POLICY NO.	*EFFECTIVE DATE OF ENDORSEMENT	*ISSUED TO
---	-----------------------------------	------------

ATTACHING TO HOA AMENDED POLICY

### **CHANGES IN CONDITIONS ENDORSEMENT** Please read carefully as this changes coverage under your policy.

### **VACANCY OR UNOCCUPANCY**

COVERAGE UNDER THIS POLICY IS SUSPENDED WHILE A DESCRIBED DWELLING, WHETHER INTENDED FOR OCCUPANCY BY OWNER OR TENANT, IS VACANT OR UNOCCUPIED BEYOND A PERIOD OF THIRTY (30) CONSECUTIVE DAYS DURING THE TERM OF THIS POLICY, UNLESS PERMISSION FOR ANY PERIOD OF VACANCY OR UNOCCUPANCY EXCEEDING THIRTY (30) DAYS IS GRANTED HEREON IN WRITING BY THE COMPANY AND AN ADDITIONAL PREMIUM PAID FOR SUCH VACANCY OR UNOCCUPANCY.

EFFECTIVE AT INCEPTION OF VACANCY OR UNOCCUPANCY THE COMPANY WILL NOT BE LIABLE FOR A LOSS UNDER SECTION 1 CAUSED BY THE PERILS OF VANDALISM OR MALICIOUS MISCHIEF OR THEFT.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy, other than as above stated.

Authorized Representative

In Witness Whereof, the Company has caused this endorsement to be signed by a duly authorized representative of the Company

---

AUTHORIZED REPRESENTATIVE

**HOA-VCNY**