



**ENDORSEMENT NO. HO-105**

**Effective  
July 8, 1992**

**RESIDENCE GLASS COVERAGE**

The terms and conditions of this endorsement apply only to the property described in this endorsement. None of the terms, conditions and limits of liability stated in the policy apply to this endorsement except the Waiver or Change of Policy Provisions, Cancellation, Assignment, Subrogation and Definitions.

This insurance applies to:(check the box(es) that applies)

- Unscheduled Glass;
- Scheduled Glass described in the schedule below;

while in or on the dwelling or other structures on the **residence premises.**

1. **Residence Glass Coverage.** We will pay for damages to residence glass caused by breakage of or by chemicals applied to such glass if:

- a. described in the schedule below.
- b. permanently attached to the dwelling or other structures on the **residence premises**, including storm windows and doors not permanently attached.

We will also pay for making temporary repairs, resulting damage to encasing frames, and removing or replacing obstructions because of a covered loss to glass.

2. **Exclusions.** We will not pay for loss or damage caused by:

- a. fire.
- b. war. This includes undeclared war, civil war, insurrection, rebellion or revolution or any consequence of these.
- c. nuclear reaction, nuclear radiation or radioactive contamination or any consequence of these.

3. **Loss Settlement.**

a. Unscheduled Residence Glass. We will not pay more than:

(1) \$100 for all damage in any one occurrence for each of the following objects:

- (a) multiple plate insulating unit;
- (b) radiant heating panels;
- (c) conservatory or greenhouse glass;
- (d) chandeliers or light fixtures;
- (e) jalousies, louvers or shutters;
- (f) venetian type doors or windows;
- (g) stained or leaded glass; or
- (h) glass bricks, shingles or other structural glass.

(2) \$100 for any one pane or plate of glass comprising any other object not listed in 3.a.(1) above.

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- b. Scheduled Residence Glass. We will not pay more than the smallest of the following:
- (1) actual cash value of the property at the time of the loss;
  - (2) the cost to repair the damaged property with like kind and quality or replace the glass with safety glazing material when required by ordinance or law; or
  - (3) the limit of liability stated in the schedule below.
- c. Pair or Set. If loss to an article which is part of a pair or set occurs, we will measure the loss at a reasonable and fair proportion of the total value of the pair or set giving consideration to the importance of the article.
- We will not pay a total loss to the pair or set when the loss is to an article that is part of a pair or set.
- d. We may pay for the loss in money or may repair or replace the property. Any property we pay for or replace will become our property.

**SCHEDULED RESIDENCE GLASS**

Number of Plates	Length in Inches	Width in Inches	Description of Glass, Lettering and Ornamentation; Position in Building. The glass in plain flat glass with all edges set in frames, unless otherwise stated herein.	Specific Limit (if any)	Premium

Total Scheduled Glass Premium \$

4. **Your Duties After Loss.** In case of loss to covered property, you must:
- a. give prompt written notice to us.
  - b. file a proof of loss at our request, on forms that we provide. If we request a proof of loss, we must request it not later than the 15th day after we receive your written notice. We may require this filing of proof of loss to be under oath.
5. **Action Against Us.** There can be no action against us unless you have complied with all the terms of this policy.
6. **Other Insurance.** If a loss covered under this endorsement is also covered by other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this endorsement bears to the total amount of valid and collectible insurance covering the loss.