

THIS ENDORSEMENT CHANGES THE POLICY.
-- PLEASE READ THIS CAREFULLY --

**MINNESOTA RESIDENCE UNDER CONSTRUCTION
THEFT**

(Entries required to complete the Schedule will be shown below or on the "declarations".)

Schedule

Limit \$

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

PROPERTY COVERAGES

- 1. "We" pay for loss caused by theft or attempted theft:
 - a. in or to a residence being built;
 - b. of materials or supplies for use in construction of a residence before it is occupied for its intended use; or
 - c. in or to a newly constructed residence before it is occupied.

- 2. Any exclusions in this policy for loss caused by theft in or to a residence being built, or theft of materials or supplies for use in construction of the residence are deleted with respect to the coverage provided by this endorsement.

However, "we" do not pay for loss due to:

- a. mysterious disappearance; or
- b. shortage of property;

unless there is evidence that the loss was caused by theft.

- 3. The "limit" shown in the Schedule above is the most "we" pay for each occurrence. The coverage provided by this endorsement does not increase the "limits" that apply to the covered property.
- 4. Coverage under this endorsement applies during construction until:
 - a. "your" residence is completed and occupied; or
 - b. 12 months from the inception date of "your" policy;
 whichever occurs first.

