

Multi Family Residence Endorsement

Owner Policy

The Policy is hereby amended by:

1. Deleting COVERED RISK 23 and replacing it with the following:
You are forced by a Governmental Authority, or in the case of 23(b) or (c) below, you are forced by the owner of adjoining land or a party who benefits from the easement, covenant, condition or restriction, to remove or remedy your existing structures or any part of them, other than a fence or boundary wall, or you cannot use it for <X (permitted number of units)> residential dwelling units, because:
 - a. It violates an existing zoning by-law;
 - b. It encroaches onto adjoining land or onto any Easement, even if the Easement is excepted in Schedule B;
 - c. It violates an existing covenant, condition or restriction affecting the Land, even if the covenant, condition or restriction is excepted in Schedule B.
 - d. It is located on land under the jurisdiction of a conservation authority or similar Governmental Authority without approval;
 - e. There is an outstanding work order, notice of violation or deficiency notice;
 - f. There is an open building permit; or
 - g. It was built without obtaining a building permit from the proper Governmental Authority, provided that a building permit would have been required by such Governmental Authority at the time of construction of the structure or relevant portion thereof.
2. Deleting COVERED RISK 34, unless a Farm Endorsement or a Commercial Endorsement – Completed Building/Structure is attached.

This endorsement is part of the Policy and is subject to all of the terms and provisions of the Policy, including any other endorsements. This endorsement does not:

- *modify any of the terms and provisions of the Policy, including any other endorsement;*
- *extend the effective date of the Policy, including any other endorsement; or*
- *increase the face amount of the Policy;*

unless expressly stated above.