

New Mexico Fair Plan Coverage Changes

This Endorsement Changes The Policy. Please Read It Carefully.

This endorsement modifies insurance provided under Dwelling Policy Program – Basic Form **DP-1**

A. The following are added to the DEFINITIONS section:

1. **“Unoccupied”** means containing contents pertaining to the occupancy of the building while operations or other customary activities are suspended.
2. **“Vacant”** means containing no contents pertaining to operations or activities customary to occupancy of the building.

B. The VACANCY Condition is added:

We will not pay for any loss or damage if the building where loss or damage occurs has been vacant or unoccupied for more than:

1. 30 consecutive days before that loss or damage if caused by Vandalism (if it is a Covered Cause of Loss); or
2. 60 consecutive days before that loss or damage if caused by any other Covered Cause of Loss.

But we will pay if the building is “unoccupied” due to circumstances that are usual or incidental to the described occupancy.

Buildings under construction are not considered “vacant” or “unoccupied”.