

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CUSTOM HOMEOWNERS ENHANCEMENT ENDORSEMENT**

This endorsement modifies coverage found under Sections I and II of the policy:

### **SECTION I – PROPERTY COVERAGES**

**C. Coverage C – Personal Property, 3. Special Limits of Liability** is amended as follows:

- a. \$1,000 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
- b. \$5,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.

This limit includes the cost to research, replace or restore the information from the lost or damaged material.

- c. \$3,000 on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.
- d. \$2,000 on trailers or semitrailers not used with watercraft of all types.
- e. \$5,000 for loss by theft of jewelry, watches, furs, precious and semiprecious stones.
- f. \$3,000 for loss by theft of firearms and related equipment.
- g. \$5,000 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollow-ware, tea sets, trays and trophies made of or including silver, gold or pewter.
- h. \$10,000 on property, on the “residence premises”, used primarily for “business” purposes.
- i. \$1,500 on property, away from the “residence premises”, used primarily for “business” purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories **j.** and **k.** below.

**C. Coverage E. – Additional Coverages** are amended as follows:

#### **4. Fire Department Service Charge**

We will pay up to \$1,000 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against. We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response.

This coverage is additional insurance. No deductible applies to this coverage.

#### **6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery and Counterfeit Money**

- a. We will pay up to \$5,000 for:

## 7. Loss Assessment

- a. We will pay up to \$10,000 for your share of loss assessment charged during the policy period against you, as owner or tenant of the “residence premises”, by a corporation or association of property owners. The assessment must be made as a result of direct loss to property, owned by all members collectively, of the type that would be covered by this policy if owned by you, caused by a Peril Insured Against under Coverage **A**, other than:

- (1) Earthquake; or
- (2) Land shock waves or tremors before, during or after a volcanic eruption.

The limit of \$10,000 is the most we will pay with respect to any one loss, regardless of the number of assessments. We will only apply one deductible, per unit, to the total amount of any one loss to the property described above, regardless of the number of assessments.

### The following Additional Coverages are added:

#### Animal / Creature Mortality

Coverage C is extended to cover death of pets for loss by one of the following causes of loss: fire, smoke, lightning, wind, hail, explosion, aircraft and falling objects.

We do not cover animals / creatures owned, raised or used for “business” purposes.

The most we will pay in any one loss is \$500. No more than \$100 of this limit will be paid for any one animal / creature.

#### Reward Coverage

We will reimburse you, up to \$2,500, for any reward you give to anyone who discloses information that leads to the return of stolen property or the conviction of a person or persons for damage to or theft of property covered under this policy.

#### Refrigerated Products Coverage

##### A. Definitions

The following definition is added:

“Loss of power” means the complete or partial interruption of electric power due to conditions beyond an “insured’s” control.

##### B. Coverage

1. We insure, for up to \$500, covered property stored in freezers or refrigerators on the “residence premises” for direct loss caused by:
  - a. “Loss of power: to the refrigeration unit. “Loss of power” must be caused by damage to:
    - (1) Generating equipment; or
    - (2) Transmitting equipment; or
  - b. Mechanical failure of the unit which stores the property.
2. Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.
3. This endorsement does not increase the limit of liability for Coverage C.

##### C. Special Deductible

The following will replace any other deductible provision in this policy with respect to loss covered under this endorsement:

We will pay only that part of the total of all loss payable that exceeds \$100. No other deductible applies to this coverage.

##### D. Exception To Power Failure Exclusion

The Power Failure exclusion does not apply to this coverage.

All other provisions of this policy apply.

**Coverage D – Loss Of Use**

HO 00 02 HO 00 03 HO 00 05 Coverage **D** is increased to 40% of the Coverage **A** limit shown in the Declarations.

HO 00 06 Coverage **D** is increased to 60% of the Coverage **C** shown in the Declarations.

**SECTION II – LIABILITY COVERAGES**

**SECTION II – ADDITIONAL COVERAGES** are amended as follows:

**C. Damage To Property Of Others**

1. We will pay, at replacement cost, up to \$2,000 per “occurrence” for “property damage” to property of others caused by an “insured”.

**D. Loss Assessment**

1. We will pay up to \$10,000 for your share of loss assessment charged against you, as owner or tenant of the “residence premises”, during the policy period by a corporation or association of property owners, when the assessment is made as a result of: