SPECIAL PROVISIONS – NEW YORK

SECTION I – PROPERTY COVERAGES
E. Additional Coverages

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money

Paragraph 6.a. is replaced by the following:

a. We will pay up to $1,000 for:

(1) The legal obligation of an "insured" to pay because of the theft or unauthorized use of credit cards issued to or registered in an "insured's" name;

(2) Loss resulting from theft or unauthorized use of an electronic fund transfer card or access device used for deposit, withdrawal or transfer of funds, issued to or registered in an "insured's" name;

(3) Loss to an "insured" caused by forgery or alteration of any check or negotiable instrument; and

(4) Loss to an "insured" through acceptance in good faith of counterfeit United States or Canadian paper currency.

All loss resulting from a series of acts committed by any one person or in which any one person is concerned or implicated is considered to be one loss.

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

(This is Paragraph D.6. in Form HO 00 06.)

SECTION I – PERILS INSURED AGAINST

Form HO 00 02 Only

Paragraph 12.b. is replaced by the following:

12. Accidental Discharge Or Overflow Of Water Or Steam

b. This peril does not include loss:

(1) On the "residence premises", if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;

(2) To the system or appliance from which the water or steam escaped;

(3) Caused by or resulting from freezing except as provided in Peril Insured Against 14. Freezing; or

(4) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises".

Form HO 00 04 Only

Paragraph 12.b. is replaced by the following:

12. Accidental Discharge Or Overflow Of Water Or Steam

b. This peril does not include loss:

(1) To the system or appliance from which the water or steam escaped;

(2) Caused by or resulting from freezing except as provided in Peril Insured Against 14. Freezing; or

(3) On the "residence premises" caused by accidental discharge or overflow which occurs away from the building where the "residence premises" is located.

Form HO 00 08 Only

Paragraph 8. is replaced by the following:

8. Vandalism Or Malicious Mischief

This peril does not include loss to property on the "residence premises" if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.
Form HO 00 06 Only

Paragraph 8. is replaced by the following:

8. Vandalism Or Malicious Mischief

This peril does not include loss to property which pertains to the "residence premises" if the building containing the "residence premises" has been vacant for more than 30 consecutive days immediately before the loss. A building being constructed is not considered vacant.

Paragraph 12.b. is replaced by the following:

12. Accidental Discharge Or Overflow Of Water Or Steam

b. This peril does not include loss:

(1) To or within the "residence premises", if the building containing the "residence premises" has been vacant for more than 30 consecutive days immediately before the loss. A building being constructed is not considered vacant;

(2) To the system or appliance from which the water or steam escaped;

(3) Caused by or resulting from freezing except as provided in Peril Insured Against 14. Freezing; or

(4) To or within the "residence premises" caused by accidental discharge or overflow which occurs away from the building where the "residence premises" is located.

Form HO 00 03 Only

A. Coverage A – Dwelling And Coverage B – Other Structures

Paragraph A.2.c. is replaced by the following:

2. We do not insure, however, for loss:

   c. Caused by:

   (1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:

   (a) Maintain heat in the building; or

   (b) Shut off the water supply and drain all systems and appliances of water.

   However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;

(2) Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:

   (a) Fence, pavement, patio or swimming pool;

   (b) Footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of a building, or other structure;

   (c) Retaining wall or bulkhead that does not support all or part of a building or other structure; or

   (d) Pier, wharf or dock;

(3) Theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;

(4) Vandalism and malicious mischief if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;

(5) Any of the following:

   (a) Wear and tear, marring, deterioration;

   (b) Mechanical breakdown, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

   (c) Smog, rust or other corrosion, mold, wet or dry rot;

   (d) Smoke from agricultural smudging or industrial operations;

   (e) Discharge, dispersal, seepage, migration, release or escape of pollutants, unless the discharge, dispersal, seepage, migration, release or escape is itself caused by a Peril Insured Against under Coverage C of this policy;

   (f) Settling, shrinking, bulging or expansion, including resultant cracking, of bulkheads, pavements, patios, footings, foundations, walls, floors, roofs or ceilings;

   (g) Birds, rodents or insects;
(h) Nesting or infestation, or discharge or release of waste products or secretions, by any animals; or

(i) Animals owned or kept by an "insured".

Exception To Paragraph c.(5)

Unless the loss is otherwise excluded, we cover loss to property covered under Coverage A or B resulting from an accidental discharge or overflow of water or steam from within a:

(a) Storm drain, or water, steam or sewer pipe, off the "residence premises"; or

(b) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises". This includes the cost to tear out and replace any part of a building, or other structure, on the "residence premises", but only when necessary to repair the system or appliance. However, such tear out and replacement coverage only applies to other structures if the water or steam causes actual damage to a building on the "residence premises".

We do not cover loss to the system or appliance from which this water or steam escaped.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

Section I – Exclusion A.3. Water, Paragraphs a. and c. that apply to surface water and water below the surface of the ground do not apply to loss by water covered under Paragraph c.(5) above.

Under Paragraphs 2.b. and c. above, any ensuing loss to property described in Coverages A and B not precluded by any other provision in this policy is covered.

B. Coverage C – Personal Property

Paragraph 12.b. is replaced by the following:

12. Accidental Discharge Or Overflow Of Water Or Steam

b. This peril does not include loss:

(1) To the system or appliance from which the water or steam escaped;

(2) Caused by or resulting from freezing except as provided in Peril Insured Against 14. Freezing; or

(3) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises".

Form HO 00 05 Only

Paragraph A. is replaced by the following:

A. Under Coverages A, B and C:

1. Excluded under Section I – Exclusions;

2. Caused by:

a. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:

(1) Maintain heat in the building; or

(2) Shut off the water supply and drain all systems and appliances of water.

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;

b. Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:

(1) Fence, pavement, patio or swimming pool;

(2) Footing, foundation, bulkhead, wall, or any other structure or device, that supports all or part of a building or other structure;

(3) Retaining wall or bulkhead that does not support all or part of a building or other structure; or

(4) Pier, wharf or dock;

c. Theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;

d. Any of the following:

(1) Wear and tear, marring, deterioration;
(2) Mechanical breakdown, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

(3) Smog, rust or other corrosion, mold, wet or dry rot;

(4) Smoke from agricultural smudging or industrial operations;

(5) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by a Peril Insured Against in Paragraphs a. through o. as listed in Paragraph E.10. Landlord's Furnishings under Section I – Property Coverages;

(6) Settling, shrinking, bulging or expansion, including resultant cracking, of bulkheads, pavements, patios, footings, foundations, walls, floors, roofs or ceilings;

(7) Birds, rodents or insects;

(8) Nesting or infestation, or discharge or release of waste products or secretions, by any animals; or

(9) Animals owned or kept by an "insured".

Exception To Paragraph 2.d.

Unless the loss is otherwise excluded, we cover loss to property covered under Coverage A, B or C resulting from an accidental discharge or overflow of water or steam from within a:

(i) Storm drain, or water, steam or sewer pipe, off the "residence premises";

(ii) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises". This includes the cost to tear out and replace any part of a building, or other structure, on the "residence premises", but only when necessary to repair the system or appliance. However, such tear out and replacement coverage only applies to other structures if the water or steam causes actual damage to a building on the "residence premises".

We do not cover loss to the system or appliance from which this water or steam escaped.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

Section I – Exclusion A.3. Water, Paragraphs a. and c. that apply to surface water and water below the surface of the ground do not apply to loss by water covered under Paragraph 2.d. above.

Under Paragraphs 2.a. through d. above, any ensuing loss to property described in Coverages A, B and C not precluded by any other provision in this policy is covered.

Paragraph B.1. is replaced by the following:

1. Caused by vandalism and malicious mischief if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;

SECTION I – EXCLUSIONS

Paragraph 8. Intentional Loss is replaced by the following:

8. Intentional Loss

Intentional Loss means any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss.

This exclusion only applies to an "insured" who commits or conspires to commit an act with the intent to cause a loss.

(This is Paragraph A.8. in Forms HO 00 03 and HO 00 05.)

SECTION I – CONDITIONS

Paragraph H. Suit Against Us is replaced by the following:

H. Suit Against Us

No action can be brought against us unless there has been full compliance with all of the terms under Section I of this policy and the action is started within two years after the inception of the loss. For purposes of this condition, inception of the loss means the date on which the direct physical loss or damage occurred.
The following is added to Paragraph J. Loss Payment and applies only to policies covering three- or four-family dwellings:

Prior to the payment of any proceeds to you for a premises loss caused by fire, we will deduct and pay the claim of any tax district which renders a certificate of lien to us as required by New York Insurance Law. We will not be obligated to pay you the amount we are required to pay on the lien. If we make payment of this lien within 30 days after receiving the certificate of lien, the claim will be considered valid and properly paid. We will deduct the amount paid from our final settlement with you.

R. Concealment Or Fraud

This paragraph is deleted.

(This is Paragraph Q. in Form HO 00 04.)

The following condition is added:

T. Estimation Of Claims

Upon request, we will furnish you, or your representative, with a written estimate of damages to real property, specifying all deductions, provided such an estimate has been prepared by us or has been prepared on our behalf for our own purposes. This estimate will be provided within 30 days after your request or its preparation, whichever is later.

(This is Paragraph S. in Form HO 00 04.)

SECTION II – LIABILITY COVERAGE

A. Coverage E – Personal Liability

Paragraph 2. is replaced by the following:

2. Provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate.

SECTION II – EXCLUSIONS

E. Coverage E – Personal Liability And Coverage F – Medical Payments To Others

Paragraph 1. Expected Or Intended Injury is replaced by the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" which is expected or intended by an "insured";

SECTION II – CONDITIONS

C. Duties After "Occurrence"

The first paragraph and Paragraph 1. are replaced by the following:

In case of an "occurrence", you or another "insured" or someone acting for the "insured" will perform the following duties that apply. We have no duty to provide coverage under this policy if your failure to comply with the following duties is prejudicial to us, except as provided for in Paragraph 1. You will help us by seeing that these duties are performed. Any written notice given by any claimant to us or any of our agents in this state, containing particulars sufficient to identify the "insured", will be deemed notice to us.

1. Give written notice to us or any of our agents in this state as soon as reasonably possible, which sets forth:

a. The identity of the policy and the named "insured" shown in the Declarations;

b. Reasonably available information on the time, place and circumstances of the "occurrence"; and

c. Names and addresses of any claimants and witnesses;

Failure to give notice to us as required under this policy shall not invalidate any claim made by the "insured", injured person or any other claimant, unless the failure to provide such timely notice is prejudicial to us. However, no claim made by the "insured", injured person or any other claimant will be invalidated if it shall be shown not to have been reasonably possible to give such timely notice and that notice was given as soon as reasonably possible thereafter.

D. Duties Of An Injured Person – Coverage F – Medical Payments To Others

Paragraph 1.a. is replaced by the following:

a. Give us or any of our agents in this state written proof of claim, under oath if required, as soon as reasonably possible; and
F. Suit Against Us
The following provisions are added:

4. If we deny coverage or do not admit liability for damages arising from "bodily injury" caused by an "occurrence" because an "insured" or the injured person, someone acting for the injured person or other claimant fails to give us or any of our agents in this state notice as soon as reasonably possible, then the injured person, someone acting for the injured person or other claimant may bring an action against us, in which the sole question is whether the denial of coverage or nonadmission of liability is based on the failure to provide notice as soon as reasonably possible.

However, the injured person, someone acting for the injured person or other claimant may not bring an action if, within 60 days after we deny coverage or do not admit liability for damages because of "bodily injury", we or an "insured":

a. Brings an action to declare the rights of the parties under the policy; and

b. Names the injured person, someone acting for the injured person or other claimant as a party to the action.

5. If we fail to pay for damages because of "bodily injury" or "property damage" caused by an "occurrence" within 30 days after serving of notice of entry of judgment upon the "insured" and us, then an action may be maintained against us for the amount of the judgment, up to the Limit of Liability.

However, this does not apply during a stay or limited stay of execution against the "insured" on such judgment.

J. Concealment Or Fraud
This paragraph is deleted.

SECTIONS I AND II – CONDITIONS
C. Cancellation
Paragraph 2. is replaced by the following:

2. We may cancel the entire policy only for the reasons stated in this condition. The cancellation notice will be mailed to you at the address shown in the Declarations. Proof of mailing will be sufficient proof of notice.

a. When you have not paid the premium, we may cancel the entire policy at any time by mailing to you at least 15 days' notice of cancellation.

b. When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel the entire policy for any reason by letting you know at least 30 days before the date of cancellation takes place.

c. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel the entire policy only for one or more of the following reasons by notifying the "insured" at least 30 days prior to the proposed cancellation date:

(1) Conviction of a crime arising out of acts increasing the hazard insured against;

(2) Discovery of fraud or material misrepresentation in obtaining the policy or in the presentation of a claim thereunder;

(3) Discovery of willful or reckless acts or omissions increasing the hazard insured against;

(4) Physical changes in the property insured occurring after issuance or last annual anniversary date of the policy which result in the property becoming uninsurable in accordance with our objective, uniformly applied underwriting standards in effect at the time the policy was issued or last voluntarily renewed; or

(5) A determination by the Superintendent of Insurance that the continuation of the policy would violate or would place us in violation of the New York Insurance Law.

If one of the reasons listed in this Paragraph c. exists, we may cancel the entire policy.

d. When the property covered by this policy is subject to the Anti-arson Application in accordance with New York Insurance Department Regulation No. 96, the following provisions are added:

If you fail to return the completed, signed and affirmed Anti-arson Application to us:

(1) Or our broker or agent within 45 days of the effective date of a new policy, we will cancel the entire policy by giving 20 days' written notice to you and to the mortgageholder shown in the Declarations.
(2) Before the annual renewal date of any policy, we will cancel the policy by giving written notice to you and to the mortgageholder shown in the Declarations at least 15 days before the effective date of cancellation.

e. If we have the right to cancel, we may, instead of cancelling this policy, amend the limits of liability or reduce coverage not required by law. If we take this action, we will notify you by mail at least 20 days prior to the date of such change.

Delivery of such written notice by us to the "insured" at the mailing address shown in the Declarations or at a forwarding address will be equivalent to mailing.

Paragraph 3. is replaced by the following:

3. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.

However, when the premium is advanced under a premium finance agreement, we may retain a minimum earned premium on the policy of 10% of the total policy premium or $60, whichever is greater.

Paragraph D. Nonrenewal is replaced by the following:

D. Nonrenewal

1. We will not refuse to renew or condition our renewal of this policy except as allowed by the laws of the state of New York. The conditions may include, but are not limited to, amending the limits of liability or reducing coverage not required by law. If we take this action, we will notify you by mail at least 45 days, but not more than 60 days, prior to the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

Delivery of such written notice by us to the "insured" at the mailing address shown in the Declarations or at a forwarding address will be equivalent to mailing.

2. We will not refuse to renew this policy because of underwriting reasons relating to the Home Business Insurance Coverage endorsement if it is attached to the policy. We may, however, renew this policy without the Home Business Insurance Coverage endorsement.

The following paragraph is added:

H. Concealment Or Fraud

We do not provide coverage for the "insured" who, whether before or after a loss, has:

1. Intentionally concealed or misrepresented any material fact or circumstance; or

2. Engaged in fraudulent conduct;

relating to this insurance.

If Farmers Personal Liability Endorsement HO 24 73 is made part of this policy, the following applies:

SECTION II – LIABILITY COVERAGES

A. Coverage E – Personal Liability

Paragraph 2. is replaced by the following:

2. Provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate.

SECTION II – EXCLUSIONS

E. Coverage E – Personal Liability And Coverage F – Medical Payments To Others

Paragraph 1. Expected Or Intended Injury is replaced by the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" which is expected or intended by one or more "insureds";

Paragraph 6. Pollution is replaced by the following:

6. Pollution

"Bodily injury" or "property damage" arising out of the discharge, dispersal, seepage, migration, release or escape of pollutants into or upon land, the atmosphere or any watercourse or body of water.

This exclusion does not apply if the discharge, dispersal, seepage, migration, release or escape is sudden and accidental;

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM DEDUCTIBLE – NEW YORK CATASTROPHE PERCENTAGE AND NON-CATASTROPHE FIXED-DOLLAR

SCHEDULE

<table>
<thead>
<tr>
<th>Windstorm Deductible Percentage Amount:</th>
<th>%</th>
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<tbody>
<tr>
<td>Windstorm Deductible Fixed-Dollar Amount:</td>
<td>$</td>
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</tbody>
</table>

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

SECTION I – CONDITIONS

B. Deductible

The following special deductible is added to the policy:

With respect to the peril of Windstorm, for any one loss, we will pay only that part of the total of all loss payable that exceeds the windstorm deductible amounts noted below.

1. A percentage deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in New York State as a declared Category 2, 3, 4 or 5 hurricane. The dollar amount of the windstorm deductible is determined by multiplying the Coverage A Limit Of Liability shown in the Declarations by the percentage amount shown in the Schedule above.

   a. "Declared" means declared by the National Weather Service.

   b. This deductible amount does not apply to loss under Coverage D – Loss Of Use. Instead, if the amount actually deducted from a loss described in this Paragraph 1. is:

      (1) The same or more than the deductible amount stated in Paragraph 2., then no deductible will apply to the Coverage D loss; or

      (2) Less than the deductible amount stated in Paragraph 2., then the deductible amount that applies to the Coverage D loss will be the difference between the amount actually deducted, as described in this Paragraph 1., and the deductible set forth in Paragraph 2. below.

   c. The National Weather Service currently uses the Saffir/Simpson Hurricane Scale to categorize hurricanes. This scale specifies that a Category 2 hurricane is a storm that originates in the tropics and results in either a sustained wind speed of at least 96 miles per hour or a storm surge of at least six feet above normal. This scale also sets forth criteria for Category 3, 4 and 5 hurricanes, which have greater associated wind speeds and storm surges.

2. A fixed-dollar deductible is the deductible that applies to windstorm loss if the circumstances of the loss, described in Paragraph 1. above, do not apply. The dollar amount of the windstorm deductible is shown in the Schedule above.

   No other deductible in the policy applies to loss caused by windstorm.

   All other provisions of this policy apply.
POLICY NUMBER:

HOMEOWNERS
HO 04 10 10 00

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INTERESTS
Residence Premises

SCHEDULE*

<table>
<thead>
<tr>
<th>Name And Address Of Person Or Organization:</th>
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<tr>
<td>Effective Date Of Interest: (Optional)</td>
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<td>Description Of Interest:</td>
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<tbody>
<tr>
<td>Effective Date Of Interest: (Optional)</td>
</tr>
<tr>
<td>Description Of Interest:</td>
</tr>
</tbody>
</table>

* Entries may be left blank if shown elsewhere in this policy for this coverage.

In addition to the Mortgagee(s) shown in the Declarations or elsewhere in this policy, the persons or organizations named in the Schedule above also have an interest in the "residence premises".

CANCELLED AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the persons or organizations named in the Schedule will be notified in writing.

All other provisions of this policy apply.
ADDITIONAL LIMITS OF LIABILITY
FOR COVERAGES A, B, C, AND D
FORMS HO 00 02, HO 00 03 AND HO 00 05 ONLY

(APPLIES ONLY WHEN LOSS TO THE BUILDING INSURED UNDER COVERAGE A EXCEEDS THE
COVERAGE A LIMIT OF LIABILITY SHOWN IN THE DECLARATIONS)

To the extent that coverage is provided, we agree to
amend the present limits of liability in accordance with
the following provisions:

A. If you have:
   1. Allowed us to adjust the Coverage A limit of
      liability and the premium in accordance with:
      a. The property evaluations we make; and
      b. Any increases in inflation; and
   2. Notified us, within 30 days of completion, of any
      improvements, alterations or additions to the
      building insured under Coverage A which in-
      crease the replacement cost of the building by
      5% or more;

The provisions of this endorsement will apply after
a loss, provided you elect to repair or replace the
damaged building.

B. If there is a loss to the building insured under Cov-
   erage A that exceeds the Coverage A limit of li-
   ability shown in the Declarations:
   1. We will increase the Coverage A limit of liability
to equal the current replacement cost of the
   building;
   2. We will increase, by the same percentage
      applied to Coverage A, the limits of liability for
      Coverages B, C, and D. However, we will do
      this only if the Coverage A limit of liability is in-
      creased under Paragraph B.1. as a result of a
      Coverage A loss;
   3. We will adjust the policy premium from the time
      of loss for the remainder of the policy term
      based on the increased limits of liability; and
   4. For the purpose of settling that loss only, Sec-
      tion I – Condition C. Loss Settlement, Para-
      graph 2. is deleted and replaced by Paragraphs
      2., 3., and 4. as follows:

2. Buildings covered under Coverage A or B at
replacement cost without deduction for de-
preciation. We will pay no more than the
smallest of the following amounts:
   a. The replacement cost of that part of the
      building damaged with material of like
      kind and quality and for like use;
   b. The necessary amount actually spent to
      repair or replace the damaged building;
      or
   c. The limit of liability under this policy that
      applies to the building, increased in ac-
      cordance with Paragraphs B.1. and B.2.
      of this endorsement.

If the building is rebuilt at a new premises,
the cost described in a. above is limited to
the cost which would have been incurred if
the building had been rebuilt at the original
premises.

3. We will pay no more than the actual cash
value of the damage until actual repair or
replacement is complete.

4. You may disregard the replacement cost
loss settlement provisions and make claim
under this policy for loss to buildings on an
actual cash value basis. You may then
make claim for any additional liability on a
replacement cost basis, provided you notify
us of your intent to do so within 180 days
after the date of loss.

All other provisions of this policy apply.
INCREASED LIMITS ON BUSINESS PROPERTY

SCHEDULE*

<table>
<thead>
<tr>
<th>Increase In Limit Of Liability</th>
<th>Total Limit Of Liability</th>
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</table>

* Entries may be left blank if shown elsewhere in this policy for this coverage.

SECTION I – PROPERTY COVERAGES

Coverage C – Personal Property

3. Special Limits Of Liability

a. The Special Limit Of Liability in Category 3.h. that applies to "business" property on the "residence premises" is increased by the Increase In Limit Of Liability shown in the Schedule above.

This Increase In Limit Of Liability does not apply to "business" property:

(1) In storage or held:
   a. As a sample; or
   b. For sale or delivery after sale; or

(2) That pertains to a "business" actually conducted on the "residence premises".

b. The Special Limit Of Liability in Category 3.i. that applies to "business" property away from the "residence premises" is increased to an amount that is 20 percent of the Total Limit Of Liability shown in the Schedule.

The Special Limit Of Liability in Category 3.i. does not apply to electronic apparatus as described in Categories 3.j. and k.

This endorsement does not increase the limit of liability for Coverage C.

All other provisions of this policy apply.
We acknowledge the installation of an alarm system and/or automatic sprinkler system approved by us on the "residence premises". You agree to maintain this system or systems, for which we have granted a credit, in working order and to let us know promptly of any change, including removal, made to the system(s).
DEFERRED PREMIUM PAYMENT

You have elected to pay the premium in installments as shown in the Declarations, and the premium is made so payable. In the event of any changes in the premiums, which are in effect for us and that apply to this insurance after the date of this policy, you agree to pay each annual installment calculated at the annual premiums then in effect.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR
COVERAGE A – DWELLING

SCHEDULE

<table>
<thead>
<tr>
<th>Additional Amount Of Insurance</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Additional Amount Of Insurance is determined by multiplying the Coverage A Limit Of Liability shown in the Declarations by the percentage amount shown above.</td>
<td></td>
</tr>
<tr>
<td>Information required to complete this Schedule, if not shown above, will be shown in the Declarations.</td>
<td></td>
</tr>
</tbody>
</table>

To the extent that coverage is provided, we agree to provide an additional amount of insurance in accordance with the following provisions:

A. If you have:
   1. Allowed us to adjust the Coverage A limit of liability and the premium in accordance with:
      a. The property evaluations we make; and
      b. Any increases in inflation; and
   2. Notified us, within 30 days of completion, of any improvements, alterations or additions to the building insured under Coverage A which increase the replacement cost of the building by 5% or more;

   the provisions of this endorsement will apply after a loss, provided you elect to repair or replace the damaged building.

B. If there is a loss to the building insured under Coverage A that exceeds the Coverage A Limit Of Liability shown in the Declarations, for the purpose of settling that loss only:
   1. We will provide an additional amount of insurance, up to the amount described in the Schedule above; and
   2. Section I – Condition D. Loss Settlement Paragraph 2. is replaced by Paragraphs 2., 3., and 4. as follows:
      2. The building insured under Coverage A at replacement cost without deduction for depreciation. We will pay no more than the smallest of the following amounts:
         a. The replacement cost of that part of the building damaged with material of like kind and quality and for like use;
         b. The necessary amount actually spent to repair or replace the damaged building; or
         c. The limit of liability under this policy that applies to the building, plus any additional amount provided by this endorsement.

   If the building is rebuilt at a new premises, the cost described in a. above is limited to the cost which would have been incurred if the building had been rebuilt at the original premises.

   3. We will pay no more than the actual cash value of the damage until actual repair or replacement is complete.

   4. You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss to the building on an actual cash value basis. You may then make claim for any additional liability on a replacement cost basis, provided you notify us, within 180 days after the date of loss, of your intent to repair or replace the damaged building.

All other provisions of this policy apply.
WINDSTORM PROTECTIVE DEVICES

A. We acknowledge the installation of storm shutters or other windstorm protective devices, reported by you to us, that protect all exterior wall and roof openings, including doors, windows, skylights and vents, other than soffit and roof ridge vents, that are part of:

1. All buildings owned by you and located on, or at the location of, the "residence premises"; or

2. A covered condominium or cooperative unit; or

3. A one family dwelling or an apartment unit in a two or more family building in which you reside as a tenant and which contains covered personal property; or

4. A building(s) insured under this policy as a specific structure located away from the "residence premises" and shown in the endorsement titled Specific Structures Away from the Residence Premises, but only when all buildings owned by you at such location are fully protected with storm shutters or other windstorm protective devices; and

B. You agree to:

1. Maintain each storm shutter or other windstorm protective device in working order;

2. Close and secure all storm shutters or other windstorm protective devices when necessary or arrange for others to do so in your absence; and

3. Let us know promptly of:

   a. The alteration, disablement, replacement, or removal of, or significant damage to, any storm shutter or other windstorm protective device; or

   b. Any alterations or additions to existing buildings owned by you or the construction of any new buildings owned by you;

      (1) On, or at the location of, the "residence premises"; or

      (2) At a location that contains a covered building.

While your failure to comply with any of the conditions in B. above will not result in denial of a claim for loss caused by the peril of Windstorm or Hail, we reserve the right to discontinue the benefits of this endorsement, including any related premium credit, in the event of such a failure.

All other provisions of the policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SECTIONS I AND II EXCLUSIONS FOR COMPUTER-RELATED DAMAGE OR INJURY – NEW YORK

Paragraphs A. and B. apply to the "business" described in the:

Home Day Care; and
Permitted Incidental Occupancy;
Endorsements if attached to this policy.
Paragraph B. also applies to the "business" described in the:

Farmers Personal Liability; and
Business Pursuits;
Endorsements if one or both are attached to this policy.

A. Section I – Exclusions

1. We will not pay for loss caused directly or indirectly by the following. Such loss is not covered even if any other cause or event contributes at the same time or in any sequence to the loss.

   a. The failure or deficiency of:
      (1) Computer hardware, software, operating systems, networks, chips or other electronic parts, equipment or systems that belong to an "insured" or others; or
      (2) Other products, services or functions that use or rely on products described in A.1.a.(1);

   because one or more of these products can not correctly process, recognize, discern, interpret or accept one or more dates or times. An example is software that can not accept the year 2000; or

   b. The act or omission of anyone who:
      (1) Consults;
      (2) Designs;
      (3) Estimates;
      (4) Inspects;
      (5) Installs;
      (6) Maintains;
      (7) Repairs;
      (8) Restores; or
      (9) Oversees;

   others to determine, rectify or test, potential or actual problems described in A.1.a.

   If such loss results in a Peril Insured Against, we will pay only for the loss caused by such peril.

2. We will not pay to:
   a. Repair, restore or modify any product; or
   b. Correct any services or functions performed on any product;

   described in A.1. to solve any failure or deficiency described in A.1.

B. Section II – Exclusions

Coverage E – Personal Liability and Coverage F – Medical Payments To Others do not apply to "bodily injury" or "property damage" arising directly or indirectly out of any actual or alleged failure or deficiency of any products or services described in A.1. to correctly process, recognize, discern, interpret or accept the year 2000 and beyond.

This exclusion does not apply to "bodily injury" occurring on:

1. The "residence premises"; or

2. An other premises from which the "business" is being conducted, provided such "business" is described in the following endorsements:
   a. Permitted Incidental Occupancies (Other Residence); or
   b. Farmers Personal Liability.

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SECTIONS I AND II EXCLUSIONS FOR COMPUTER-RELATED DAMAGE OR INJURY – NEW YORK

Paragraphs A. and B. apply to the "business" described in the:

Home Day Care; and

Permitted Incidental Occupancy;

Endorsements if attached to this policy.

Paragraph B. also applies to the "business" described in the:

Farmers Personal Liability; and

Business Pursuits;

Endorsements if one or both are attached to this policy.

A. Section I – Exclusions

1. We will not pay for loss caused directly or indirectly by the following. Such loss is not covered even if any other cause or event contributes at the same time or in any sequence to the loss.

   a. The failure or deficiency of:

      (1) Computer hardware, software, operating systems, networks, chips or other electronic parts, equipment or systems that belong to an "insured" or others; or

      (2) Other products, services or functions that use or rely on products described in A.1.a.(1);

   because one or more of these products can not correctly process, recognize, discern, interpret or accept one or more dates or times. An example is software that can not accept the year 2000; or

   b. The act or omission of anyone who:

      (1) Consults;

      (2) Designs;

      (3) Estimates;

      (4) Inspects;

      (5) Installs;

      (6) Maintains;

      (7) Repairs;

      (8) Restores; or

      (9) Oversees;

   others to determine, rectify or test, potential or actual problems described in A.1.a.

   If such loss results in a Peril Insured Against, we will pay only for the loss caused by such peril.

2. We will not pay to:

   a. Repair, restore or modify any product; or

   b. Correct any services or functions performed on any product;

   described in A.1. to solve any failure or deficiency described in A.1.

B. Section II – Exclusions

Coverage E – Personal Liability and Coverage F – Medical Payments To Others do not apply to "bodily injury" or "property damage" arising directly or indirectly out of any actual or alleged failure or deficiency of any products or services described in A.1. to correctly process, recognize, discern, interpret or accept the year 2000 and beyond.

This exclusion does not apply to "bodily injury" occurring on:

1. The "residence premises"; or

2. An other premises from which the "business" is being conducted, provided such "business" is described in the following endorsements:

   a. Permitted Incidental Occupancies (Other Residence); or

   b. Farmers Personal Liability.

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS ASSESSMENT COVERAGE

SCHEDULE*

A. "Residence Premises" – Additional Amount Of Insurance:

B. Additional Locations
   Location Of Unit And Limit Of Liability

*Entries may be left blank if shown elsewhere in this policy for this coverage.

1. Additional Insurance – Residence Premises
   We will pay, up to the additional amount of insurance shown in A. in the Schedule above, for one
   or more assessments arising out of a single loss covered under:
   a. Section I Additional Coverage E.7. Loss Assessment (This is Additional Coverage C.7. in
      Form HO 00 04 and D.7. in Form HO 00 06.);
   b. Section II – Additional Coverage D. Loss Assessment; or
   c. Both Section I and Section II.

2. Additional Locations
   We will pay, up to the limit of liability shown in B. in the Schedule, your share of covered loss assessments as described in Section I Additional Coverage E.7. and Section II – Additional Coverage D. of the policy, arising out of the premises listed above. This is the most we will pay for one or more assessments arising out of a single loss covered under:
   a. Either Section I Additional Coverage E.7. Loss Assessment or Section II – Additional Coverage D. Loss Assessment; or
   b. Both Section I and Section II.

3. Special Limit
   We will not pay more than $1,000 of your assessment per unit that results from a deductible in the policy of insurance purchased by a corporation or association of property owners.

4. Section II – Exclusion
   Section II – Exclusion F.1.a. does not apply to this coverage.

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

STRUCTURES RENTED TO OTHERS
RESIDENCE PREMISES

SCHEDULE*

Description Of Structures And Limit Of Liability

<table>
<thead>
<tr>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guest house</td>
<td>$75,000</td>
</tr>
</tbody>
</table>

*Entries may be left blank if shown elsewhere in this policy for this coverage.

DEFINITIONS
Definition 6. which defines an "insured location" is extended to include the structures shown in the Schedule above.

SECTION I – PROPERTY COVERAGE
We cover the structures described in the Schedule above which are:
1. On the "residence premises";
2. Rented or held for rental to any person not a tenant of the dwelling; and
3. Used as a private residence.

We insure for direct physical loss to these structures caused by a Peril Insured Against for the limit of liability shown in the Schedule that applies to the structure sustaining the loss.

SECTION II – EXCLUSIONS
E. Coverage E – Personal Liability and Coverage F – Medical Payments to Others
2. "Business"
   This exclusion does not apply to the structures shown in the Schedule.

All other provisions of this policy apply.
ADDITIONAL INSURED
RESIDENCE PREMISES

SCHEDULE*

<table>
<thead>
<tr>
<th>Name And Address Of Person Or Organization</th>
<th>Interest</th>
</tr>
</thead>
</table>

*Entries may be left blank if shown elsewhere in this policy for this coverage.

DEFINITIONS

Definition 5. which defines "insured" is extended to include the person or organization named in the Schedule above, but only with respect to:

1. Coverage A – Dwelling and Coverage B – Other Structures; and
2. Coverage E – Personal Liability and Coverage F – Medical Payments To Others but only with respect to "bodily injury" or "property damage" arising out of the ownership, maintenance or use of the "residence premises".

SECTION II – EXCLUSIONS

This coverage does not apply to "bodily injury" to an "employee", "residence employee" or a temporary employee furnished to the "insured" to substitute for a permanent "residence employee" arising out of or in the course of the employee's employment by the person or organization.

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the person or organization named in the Schedule will be notified in writing.

All other provisions of this policy apply.
PERMITTED INCIDENTAL OCCUPANCIES
RESIDENCE PREMISES

SCHEDULE*

We cover your "business" described in this Schedule, conducted at or from the "residence premises", subject to the provisions of this endorsement.

Description Of Business:

Business Location (Check 1. and/or 2. that follows):

- 1. In the dwelling building or unit in which the "insured" resides and shown as the "residence premises"
- 2. In another structure on or at the location of the "residence premises"

(Enter the Limit of Liability and Description of the Structure(s) below.)

Limit Of Liability | Description Of Other Structure(s)

*Entries may be left blank if shown elsewhere in this policy for this coverage.

SECTION I – PROPERTY COVERAGE

1. Coverage B – Other Structures (or coverage for other structures under Form HO 00 06) does not apply to the other structure described in the Schedule above.

2. Coverage C – Personal Property, Special Limit of Liability 3.h. is deleted and replaced by the following:

   h. $2,500 on property, on the "residence premises", used primarily for "business" purposes, other than furnishings, supplies and equipment of the "business" described in the Schedule.

The Coverage C limit of liability applies to property of the "business" described in the Schedule.

SECTION II – EXCLUSIONS

1. Exclusion E.2. "Business" does not apply to the necessary or incidental use of the "residence premises" to conduct the "business" described in the Schedule.

2. Coverage E – Personal Liability and Coverage F – Medical Payments To Others do not apply to "bodily injury" to any "employee" arising out of the "business" described in the Schedule.

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REPLACEMENT COST LOSS SETTLEMENT
FOR CERTAIN NON-BUILDING STRUCTURES
ON THE RESIDENCE PREMISES

SECTION I – CONDITIONS

With respect to structures that are covered by this endorsement, Section I – Condition D. Loss Settlement is replaced by the following:

D. Loss Settlement

1. Covered losses to the following structures located on the "residence premises" are subject to the replacement cost loss settlement conditions described in 2. below:
   a. Reinforced masonry walls;
   b. Metal or fiberglass fences;
   c. Fences made of plastic/resin materials such as polyvinylchloride;
   d. Patios, walks (not made of wood or wood products);
   e. Driveways; and
   f. Inground or semi-inground:
      (1) Swimming pools;
      (2) Therapeutic baths; or
      (3) Hot tubs;
      with walls and floors made of reinforced masonry, cement, metal or fiberglass. However, this does not include their accessories or equipment.

2. The terms "cost to repair or replace" and "replacement cost" do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in E.11. Ordinance Or Law under Section I – Property Coverages.

a. We will pay the cost to repair or replace a structure described in 1. above without deduction for depreciation. However, we will not pay more than the least of the following amounts:

   (1) The limit of liability under the policy that applies to Coverage B, or if the structure is specifically insured under this policy, the amount for which that structure is insured;
   (2) The replacement cost of that part of the structure damaged with material of like kind and quality and for like use; or
   (3) The necessary amount actually spent to repair or replace the damaged structure.

b. When the repair or replacement cost for the entire loss under this endorsement is more than $2,500, we will pay no more than the actual cash value for the loss until the actual repair or replacement is complete.

c. You may disregard Paragraphs a. and b. above and make a claim for loss on an actual cash value basis and then make claim for any additional liability in accordance with this endorsement, provided you notify us, within 180 days after the date of loss, of your intent to repair or replace the damaged structure.

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INFLATION GUARD

SCHEDULE*

Percentage Amount:

*Entry may be left blank if shown elsewhere in this policy for this coverage.

The limits of liability for Coverages A, B, C and D will be increased annually by the percentage amount that is:

1. Shown in the Schedule above; and
2. Applied pro rata during the policy period.
OTHER STRUCTURES ON THE RESIDENCE PREMISES

INCREASED LIMITS

SCHEDULE*

<table>
<thead>
<tr>
<th>Description Of Structure And Additional Limit Of Liability</th>
</tr>
</thead>
</table>

*Entries may be left blank if shown elsewhere in this policy for this coverage.

SECTION I – PROPERTY COVERAGES

COVERAGE B – OTHER STRUCTURES

We cover each structure that is:

1. On the "residence premises"; and
2. Described in the Schedule above;

for the additional limit of liability shown in the Schedule for that structure.

The limit shown is in addition to the Coverage B limit of liability.

Each additional limit of liability shown applies only to that described structure.

All other provisions of this policy apply.
BUILDING ADDITIONS AND ALTERATIONS
OTHER RESIDENCE

SCHEDULE*

<table>
<thead>
<tr>
<th>Location Of The Building And Limit Of Liability</th>
</tr>
</thead>
</table>

*Entries may be left blank if shown elsewhere in this policy for this coverage.

SECTION I – PROPERTY COVERAGES

We cover, up to the limit of liability shown in the Schedule above, the additions, alterations and improvements, made or acquired at an "insured's" expense, to that part of a building:

1. Which is rented to an "insured" as a residence; and

2. At the location shown in the Schedule.

We insure for direct physical loss to this property caused by a Peril Insured Against.

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCREASED AMOUNT OF INSURANCE FOR PERSONAL PROPERTY AT OTHER RESIDENCES

SCHEDULE

<table>
<thead>
<tr>
<th>Location Of &quot;Insured's&quot; Residence</th>
<th>Limit Of Liability At This Location</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
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<tr>
<td></td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

SECTION I – PROPERTY COVERAGES

Coverage C – Personal Property

2. Limit For Property At Other Locations

   Paragraph a. is replaced by the following:

   a. Other Residences

       Our limit of liability for personal property usually located at an "insured's" residence, other than the "residence premises", is the amount shown in the Schedule. However, this limitation does not apply to personal property:

       (1) Moved from the "residence premises" because it is:

           (a) Being repaired, renovated or rebuilt; and

           (b) Not fit to live in or store property in; or

       (2) In a newly acquired principal residence for 30 days from the time you begin to move the property there.

       All other provisions of this policy apply.
BUILDING ADDITIONS AND ALTERATIONS
INCREASED LIMIT
FORM HO 00 04

SCHEDULE*

<table>
<thead>
<tr>
<th>Increase In Limit Of Liability</th>
<th>Total Limit Of Liability</th>
</tr>
</thead>
</table>

All other provisions of this policy apply.

*Entries may be left blank if shown elsewhere in this policy for this coverage.
SECTION I – PROPERTY COVERAGE

ADDITIONAL COVERAGE

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money

The limit of liability for this coverage is increased as noted below.

<table>
<thead>
<tr>
<th>Increase In Limit Of Liability</th>
<th>Total Limit Of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All other provisions of this policy apply.

*Entries may be left blank if shown elsewhere in this policy for this coverage.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EARTHQUAKE

SCHEDULE

Earthquake Deductible Percentage Amount:
Exterior Masonry Veneer Exclusion 1.

☐ Check here only if this exclusion does not apply.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section I – Property Coverages

The following is added:

1. We insure for direct physical loss to property covered under Section I caused by earthquake, including land shock waves or tremors before, during or after a volcanic eruption.

   One or more earthquake shocks that occur within a 72-hour period constitute a single earthquake.

2. This coverage does not increase the limits of liability stated in this policy.

B. Section I – Exclusions

1. The following exclusions are added:
   a. Exterior Masonry Veneer
      We do not cover loss to exterior masonry veneer caused by earthquake. The value of exterior masonry veneer will be deducted before applying the earthquake deductible described above. For the purpose of this exclusion, stucco is not considered masonry veneer.
   b. Flood
      We do not cover loss resulting directly or indirectly from flood of any nature or waves, including tidal wave and tsunami, whether:
      (1) Caused by;
      (2) Resulting from;
      (3) Contributed to by; or
      (4) Aggravated by; earthquake.
   c. Filling Land
      This coverage does not include the cost of filling land.

2. Exception To The Earth Movement Exclusion

   The Section I – Earth Movement Exclusion does not apply to loss caused by earthquake, including land shock waves or tremors before, during or after a volcanic eruption.

C. Section I – Conditions

B. Deductible

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

1. We will pay only that part of the total of all loss payable under all Section I – Property Coverages, except:
   a. Coverage D; and
   b. The Additional Coverages;
      that exceeds the earthquake deductible described in Paragraph B.2.

2. The dollar amount of the earthquake deductible is determined by multiplying either the:
   a. Coverage A; or
   b. Coverage C;
      Limit Of Liability shown in the Declarations, whichever is greater, by the deductible percentage amount shown in the Schedule above.

      The total deductible amount will not be less than $500.

All other provisions of this policy apply.
IDENTITY RECOVERY AND FRAUD COVERAGE
ID THEFT CASE MANAGEMENT SERVICE, EXPENSE REIMBURSEMENT AND FRAUD REIMBURSEMENT

Service and coverage under this endorsement applies to any “insured” as defined in this policy.

DEFINITIONS
The following definitions are added with respect to this endorsement only.

1. "Bank Card" means a card, a card number or an account number associated with:
   a. An automated teller card;
   b. A credit card; or
   c. A debit card.

2. "Fraud Event"
   a. "Fraud event" means any of the following, when such event results in direct financial loss to an “insured”:
      (1) An "ID theft";
      (2) The unauthorized use of "bank card" issued to or registered in an "insured’s" name, when the “insured” is legally liable for such use;
      (3) The forgery or alteration of any check or negotiable instrument;
      (4) Acceptance in good faith of counterfeit currency; or
      (5) An intentional and criminal deception of an “insured” to induce the “insured” to part voluntarily with something of value.
   b. "Fraud event" does not mean or include any occurrence:
      (1) In which the “insured” is threatened or coerced to part with something of value;
      (2) Between an “insured” and any of the following:
         a. The "insured’s" current or former spouse, common law spouse or domestic partner;
         b. The "insured’s" grandparent, parent, sibling, child or grandchild; or
         c. Any resident of the “insured’s” household.
      (3) Involving use of a “bank card”:
         a. By a person who has been authorized by an “insured” to use such “bank card,” unless such authorization was obtained through an intentional and criminal deception of the “insured”; or
         b. If an “insured” has not complied with all terms and conditions under which the “bank card” was issued.
      (4) Arising from any of the following:
         a. The business or professional service of an “insured.”
         b. A dispute or a disagreement over the completeness, authenticity or value of a product, a service or a financial instrument.
         c. A charitable contribution, a donation or a gift by an “insured.”
         d. An online auction or the use of an online auction site.
         e. A lottery, gambling or a game of chance.
         f. An advance fee fraud or other fraud in which an “insured” provides money based on an expectation of receiving at some future time a larger amount of money or something with a greater value than the money provided.

3. "ID Recovery Case Manager” means one or more individuals assigned by us to assist an “insured” with communications we deem necessary for re-establishing the integrity of the personal identity of the “insured.” This includes, with the permission and cooperation of the “insured,” written and telephone communications with law enforcement authorities, governmental agencies, credit agencies and individual
4. “ID Theft” means the fraudulent use of the Social Security number or other method of identifying an “insured.” This includes fraudulently using the personal identity of an “insured” to do any of the following:
   a. Establish credit accounts;
   b. Secure loans;
   c. Enter into contracts; or
   d. Commit crimes.

“ID theft” does not include the fraudulent use of a business name, d/b/a or any other method of identifying a business activity.

5. "ID Theft Costs" means the following when they are reasonable and necessary costs that are incurred as a direct result of an “ID theft.”
   a. Costs for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of an “ID theft.”
   b. Costs for long distance telephone calls, postage and notarizing documents.
   c. Costs for credit reports from established credit bureaus.
   d. Fees and expenses for an attorney approved by us for the following.
      (1) The defense of any civil suit brought against an “insured.”
      (2) The removal of any civil judgment wrongfully entered against an “insured.”
   (3) Legal assistance for an “insured” at an audit or hearing by a governmental agency.
   (4) Legal assistance in challenging the accuracy of the “insured’s” consumer credit report.
   (5) The defense of any criminal charges brought against an “insured” arising from the actions of a third party using the personal identity of the “insured.”
   e. Actual lost wages of the “insured” for time reasonably and necessarily taken away from work and away from the work premises. Time away from work includes partial or whole work days. This may include payment for the following:
      (1) Vacation days.
      (2) Discretionary days.
   (3) Floating holidays.
   (4) Paid personal days.

This does not include sick days or any loss arising from time taken away from self employment. This does not include time off to do tasks that could reasonably have been done during non-working hours.

f. Costs for supervision of children or elderly or infirm relatives or dependants of the “insured” during time reasonably and necessarily taken away from such supervision. Such care must be provided by a professional care provider who is not a relative of the “insured.”

5. Any other reasonable costs necessarily incurred by an “insured” as a direct result of the “ID theft.”
   (1) Such costs include:
      (A) Costs by the “insured” to recover control over his or her personal identity.
      (B) Deductibles or service fees from financial institutions.
   (2) Such costs do not include:
      (A) Costs to avoid, prevent or detect “ID theft” or other loss.
      (B) Money lost or stolen.
      (C) Costs that are restricted or excluded elsewhere in this endorsement or policy.

The following Additional Coverages are added under Section I:

IDENTITY RECOVERY COVERAGE

We will provide the Case Management Service and ID Costs coverage indicated below if all of the following requirements are met.

1. There has been an “ID theft” involving the personal identity of an “insured” under this policy; and
2. Such “ID theft” is first discovered by the “insured” during the policy period for which this Identity Recovery and Fraud coverage is applicable; and
3. Such “ID theft” is reported to us within 60 days after it is first discovered by you.

If all three of the requirements listed above have
been met, then we will provide the following to the “insured”:

1. Case Management Service
   Services of an “ID recovery case manager” as needed to respond to the “ID theft.”

2. ID Costs
   Reimbursement of actual “ID theft costs” incurred as a direct result of the “ID theft.”

This coverage is additional insurance.

FRAUD COVERAGE

We will provide the Fraud Loss coverage indicated below if all of the following requirements are met.

1. There has been a “fraud event” involving the assets of an “insured” under this policy; and
2. Such “fraud event” is first discovered by the “insured” during the policy period for which this Identity Recovery and Fraud coverage is applicable; and
3. Such “fraud event” is reported to us within 60 days after it is first discovered by you.

If all three of the requirements listed above have been met, then we will provide the following to the “insured”:

1. Fraud Loss
   Payment of the amount fraudulently taken from the “insured.” This is the direct financial loss only.

Fraud Loss does not include any of the following:

a. Other expenses that arise from the “fraud event.” This includes, but is not limited to, “ID theft costs.”

b. Indirect loss, such as bodily injury, lost time or damaged reputation.

c. Any interest, time value or potential investment gain on the amount of financial loss.

d. Any portion of such amount that has been or can reasonably be expected to be reimbursed by a third party, such as a financial institution.

This coverage is additional insurance.

LIMITS

Case Management Service is available as needed for any one “ID theft” for up to 12 months in a row from the inception of the service. Expenses we incur to provide Case Management Service do not reduce the amount of limit available for ID Costs or Fraud Loss coverage.

The ID Costs or Fraud Loss coverages are jointly subject to a limit of $25,000 annual aggregate per “insured.” Regardless of the number of claims, this limit is the most “we” will pay for the total of all loss or expense arising out of all “ID thefts” and “fraud events” to any one “insured” which are first discovered by the “insured” during a 12-month period starting with the beginning of the present annual policy period.

An “ID theft” or “fraud event” may be first discovered by the “insured” in one policy period and continue into other policy periods. If so, all loss and expense arising from such “ID theft” or “fraud event” will be subject to the aggregate limit applicable to the policy period when the “ID theft” or “fraud event” was first discovered by the “insured.”

All “ID theft costs” are included within the ID Costs coverage limit.

The following “ID theft costs” are subject to sublimits. These sublimits are part of, and not in addition to, the ID Costs coverage limit.

1. Lost Wages / Child and Elder Care Expenses
   Items e. and f. of the definition of “ID theft costs” are jointly subject to a sublimit of $5,000. Coverage is limited to wages lost and costs incurred within 12 months after the first discovery of the “ID theft” by the “insured.”

2. Miscellaneous Unnamed Expenses
   Item g. of the definition of “ID theft costs” is subject to a sublimit of $1,000. Coverage is limited to costs incurred within 12 months after the first discovery of the “ID theft” by the “insured.”

DEDUCTIBLE

Case Management Service is not subject to a deductible.

ID Costs coverage is subject to a deductible of
$100. Any one “insured” shall be responsible for only one deductible under this Identity Recovery Coverage during any one policy period.

Fraud Loss coverage is subject to a deductible of $100 for each “fraud event.”

EXCLUSIONS

The following additional exclusions apply to this coverage. These exclusions apply to Case Management Service, ID Costs and Fraud Loss.

We do not cover loss or expense arising from any of the following.

1. The theft of a professional or business identity.

2. Any fraudulent, dishonest or criminal act by an “insured.” This includes any such act by a person aiding or abetting an “insured.” This also includes any such act by an authorized representative of an “insured.” In all these cases, it does not matter whether the individual is acting alone or in collusion with others. However, this exclusion shall not apply to the interests of an “insured” who has no knowledge of or involvement in such fraud, dishonesty or criminal act.

3. An “ID theft” or “fraud event” that is not reported in writing to the police.

CONDITIONS

The following additional Conditions apply to this coverage.

A. Assistance and Claims

If you have questions or need help, please call the Identity and Fraud Help Line at 1-888-772-1761.

The Help Line is available to provide you with the following.

1. Information about “ID theft” and “fraud events.”
2. Help to request Case Management Service.
3. Help to make a claim for ID Costs.
4. Help to make a claim for Fraud Loss.

In some cases, we may provide Case Management services at our expense to an “insured” prior to a determination that a covered “ID theft” has occurred. Our provision of such services is not an admission of liability under the policy. We reserve the right to deny further coverage or service if, after investigation, we determine that a covered “ID theft” has not occurred.

As respects ID Costs and Fraud Loss coverages, you must send to us receipts, bills or other records that support your claim. Such records must be sent to us within 60 days after our request.

B. Other Fraud Coverage in This Policy

Some elements of Fraud Coverage may also be covered under the policy to which this endorsement is attached. If so, Fraud Coverage will apply as excess, additional coverage. If loss payment has been made under the policy for the same event, a separate deductible will not apply to Fraud Coverage.

C. Services

The following conditions apply as respects any services provided by us or our designees to you or any “insured” under this endorsement.

1. Our ability to provide helpful services in the event of an “ID theft” or “fraud event” depends on your cooperation, permission and assistance.
2. All services may not be available or applicable to all individuals. For example, “insureds” who are minors or foreign nationals may not have credit records that can be provided or monitored. Service in Canada will be different from service in the United States and Puerto Rico in accordance with local conditions.
3. We do not warrant that our services will end or solve all problems associated with an “ID theft” or “fraud event.” We do not warrant that our services will prevent future “ID thefts” or “fraud events.”

D. Valuation

In some cases, Fraud Loss claims may involve property other than money. Please note the following:

1. We will require proof of the nature and the value of any property lost due to a “fraud event.”
2. Our payment will be based on the fair market value of the lost property at the time the loss is first discovered by the “insured.”

All other provisions of this policy apply.
OTHER MEMBERS OF YOUR HOUSEHOLD

SCHEDULE

<table>
<thead>
<tr>
<th>Name Of Person Covered By This Endorsement</th>
</tr>
</thead>
</table>

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Agreement

1. We insure the person named in the Schedule above who lives with you and is a member of your household and who is not an "insured", guest, "residence employee", tenant, roomer or boarder. We also insure a person under the age of 21 who lives with and is in the legal custody of the person named in the Schedule. Such persons are insured for the coverages described in B. Section I – Property Coverage of this endorsement and Section II – Liability described in the policy form.

2. It is agreed that this endorsement is issued in reliance on information you provided concerning the residency of the person described in the Schedule.

3. You agree to notify us in writing within 30 days of a change in the:
   a. Residency; or
   b. Status as a household member;
   of the person described in the Schedule.

4. You will be solely responsible for the payment of any premium pertaining to this endorsement.

5. It is further agreed that you are the representative of the person described in the Schedule and will act in all matters pertaining to the provisions of this endorsement.

B. Section I – Property Coverage

Under Coverage C, the first paragraph is replaced by the following:

We cover personal property owned or used by an "insured" or a person described in A.1. of this endorsement while it is anywhere in the world. After a loss and at your request, we will cover personal property owned by:

1. Others, not including a person described in A.1. of this endorsement, while the property is on the part of the "residence premises" occupied by an "insured"; or

2. A guest or a "residence employee", while the property is in any residence occupied by an "insured".

This coverage does not increase the Coverage C limit of liability.

C. General Condition

All other provisions under Section I and Section II of this policy that apply to you also apply to the persons described in A.1. of this endorsement, except Coverages A and B and Fair Rental Value under Coverage D.
ASSISTED LIVING CARE COVERAGE

SCHEDULE

<table>
<thead>
<tr>
<th>Name Of Relative(s)</th>
<th>Residency</th>
<th>Limit Of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Name</td>
<td>Location</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

AGREEMENT

We will insure the person named in the Schedule above for the coverages provided under Section I – Property Coverages below and Coverage E – Personal Liability in the policy form, subject to the limits of liability shown in the Schedule.

It is agreed that such person is related to an "insured" by blood, marriage or adoption, is not a member of your household and regularly resides in the living care facility (facility) named in the Schedule. It is also agreed that such facility provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities.

It is further agreed that you will represent the person named in the Schedule and will act in all matters pertaining to the provisions of this endorsement.

This insurance is excess over any other applicable insurance covering the same loss.

SECTION I – PROPERTY COVERAGES

1. Coverage C – Personal Property
   a. Covered Property
      We cover personal property owned and used by a person named in the Schedule for loss by a Peril Insured Against covered under Coverage C in the policy.

b. Limit Of Liability
   The Limit Of Liability shown in the Schedule is the most we will pay for any one loss regardless of the number of relatives residing in the same living unit in the facility named in the Schedule.

c. Special Limits Of Liability
   The following special limits of liability apply only to property described in a. above and are in addition to the Coverage C special limits that apply to the policy to which this endorsement is attached. They do not increase the Coverage C Limit Of Liability shown in the Schedule. The special limit shown for each numbered category is the total limit for each loss for the property in that category.
   (1) $250 for each hearing aid or other similar audio enhancement device.
   (2) $100 for each pair of eyeglasses.
   (3) $100 for all contact lenses.
   (4) $500 for all false teeth or dentures.
   (5) $500 for each medi-alert device.
   (6) $250 for all walking aids and devices such as walkers or canes.
   (7) $500 for each wheelchair.
d. **Property Not Covered**
   (1) Property regularly located away from the facility;
   (2) Property owned by an "insured"; and
   (3) Property owned by the facility but rented to or used by the person named in the Schedule.

2. **Additional Living Expense**
   a. If a loss covered under this endorsement makes that part of the facility not fit to live in or results in suspension of facility operations, we will cover the necessary increase in living expenses the person named in the Schedule incurs to maintain their normal standard of living. The amount we will pay for each loss will not exceed a maximum of $500 per month for no more than 12 consecutive months. This amount is the most that we will pay for any one loss, regardless of the number of relatives residing in the same living unit in the facility named in the Schedule.
   
   b. If a civil authority prohibits the use of the facility as a result of direct damage to neighboring premises by a Peril Insured Against in this policy, we cover the necessary increase in living expense incurred by the relative for no more than two weeks, up to $50 per day.

   This coverage is additional insurance. The deductible applies to this coverage. We do not cover loss or expense due to cancellation of a lease or agreement.

**SECTION II – LIABILITY COVERAGES**

Coverage F – Medical Payments To Others does not apply to this endorsement.

**SECTION II – EXCLUSIONS**

With respect to the coverage provided by this endorsement, the following exclusion is added:

Coverage E does not apply to:
   1. Liability assumed by the facility prior to an "occurrence"; or
   2. "Bodily injury" to a care facility professional or support staff that occurs while such person is on or off duty and attending to the person named in the Schedule.

**GENERAL CONDITIONS**

All Section I and Section II additional coverages, exclusions and conditions of this policy that apply to an "insured" also apply to the person named in the Schedule.
SCHEDULED PERSONAL PROPERTY ENDORSEMENT
(WITH AGREED VALUE LOSS SETTLEMENT)

**SCHEDULE**

<table>
<thead>
<tr>
<th>Class Of Personal Property</th>
<th>Amount Of Insurance</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. <strong>Jewelry</strong>, as scheduled below.</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>2. <strong>Furs</strong> and garments trimmed with fur or consisting principally of fur, as scheduled below.</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>3. <strong>Cameras</strong>, projection machines, films and related articles of equipment, as listed below.</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>4. <strong>Musical Instruments</strong> and related articles of equipment, as listed below.</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>You agree not to perform with these instruments for pay unless specifically provided under this policy.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. <strong>Silverware</strong>, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry.</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>6. <strong>Golfer's Equipment</strong>, meaning golf clubs, golf clothing and golf equipment.</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>7.a. <strong>Fine Arts</strong>, as scheduled below. This premium is based on your statement that the property insured is located at the following address:</td>
<td>Total Fine Arts Amount $</td>
<td></td>
</tr>
<tr>
<td>at</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>at</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.b. For an additional premium, Paragraph 5.b. under <strong>C. Perils Insured Against</strong> is deleted only for the articles marked with a double asterisk (**) in the Schedule below.</td>
<td>Amount of 7.b. only $</td>
<td></td>
</tr>
<tr>
<td>8. <strong>Postage Stamps</strong></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>9. <strong>Rare And Current Coins</strong></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Article Or Property</th>
<th>Description</th>
<th>Amount Of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

We cover the classes of personal property which are indicated in the Schedule above by an amount of insurance. This coverage is subject to the:

1. **Definitions**;
2. Section I – Conditions; and
3. Sections I and II – Conditions;
in the policy and all provisions of this endorsement.

Any deductible stated in this policy does not apply to this coverage.
A. Newly Acquired Property – Jewelry, Furs, Cameras And Musical Instruments Only

1. We cover newly acquired property of a class of property already insured. The lesser of the following limits applies:
   a. 25% of the amount of insurance for that class of property; or
   b. $10,000.

2. When you acquire new property, you must:
   a. Report these objects to us within 30 days; and
   b. Pay the additional premium from the date acquired.

B. Newly Acquired Fine Arts

When Fine Arts are scheduled, we cover objects of art acquired during the policy period for their actual cash value. However, we will pay no more than 25% of the amount of insurance for fine arts scheduled. For coverage to apply for newly acquired fine arts, you must:

1. Report these objects to us within 90 days; and
2. Pay the additional premium from the date acquired.

C. Perils Insured Against

We insure against direct loss to property described only if that loss is a physical loss to property; however, we do not insure loss caused by any of the following:

1. Wear and tear, gradual deterioration or inherent vice.
2. Insects or vermin.
3. War, including the following and any consequence of any of the following:
   a. Undeclared war, civil war, insurrection, rebellion or revolution;
   b. Warlike act by a military force or military personnel; or
   c. Destruction, seizure or use for a military purpose.

   Discharge of a nuclear weapon will be deemed a warlike act even if accidental.


5. If Fine Arts are covered:
   a. Repairing, restoration or retouching process;
   b. Breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. We cover loss by breakage if caused by:
      (1) Fire or lightning;
      (2) Explosion, aircraft or collision;
      (3) Windstorm, earthquake or flood;
      (4) Malicious damage or theft;
      (5) Derailment or overturn of a conveyance.

   We do not insure loss, from any cause, to property on exhibition at fairgrounds or premises of national or international expositions unless the premises are covered by this policy.

6. If Postage Stamps or Rare and Current Coins collections are covered:
   a. Fading, creasing, denting, scratching, tearing or thinning;
   b. Transfer of colors, inherent defect, dampness, extremes of temperature or depreciation;
   c. Being handled or worked on;
   d. The disappearance of individual stamps, coins or other articles unless the item is:
      (1) Described and scheduled with a specific amount of insurance; or
      (2) Mounted in a volume and the page it is attached to is also lost; or
   e. Shipping by mail other than registered mail.

   However, we do not insure loss, from any cause, to property in the custody of transportation companies or not part of a stamp or coin collection.

D. Territorial Limits

We cover the property described worldwide.

E. Special Provisions

1. Fine Arts: You agree that the covered property will be handled by competent packers.

2. Golfer's Equipment includes your other clothing while contained in a locker when you are playing golf. We cover golf balls for loss by fire or burglary, provided there are visible marks of forcible entry into the building, room or locker.
3. Postage Stamps includes the following owned by or in the custody or control of the "insured":
   a. Due, envelope, official, revenue, match and medicine stamps;
   b. Covers, locals, reprints, essays, proofs and other philatelic property; or

4. Rare And Current Coins includes the following owned by or in custody or control of the "insured":
   a. Medals, paper money, bank notes;
   b. Tokens of money and other numismatic property; or
   c. Coin albums, containers, frames, cards and display cabinets in use with such collection.

F. Conditions

1. Loss Settlement
   Covered property losses are settled as follows:
   a. Agreed Value
      We will pay, for each article or property designated in the Schedule, the full amount shown in the Schedule which is agreed to be the value of that article or property. At our request, you will surrender that article or property to us if not lost or stolen.

   b. Pair, Set Or Parts
      If the scheduled article or property is a pair or set, or consists of several parts when complete, we will pay the full amount shown in the Schedule for that pair, set or complete article. At our request, you will surrender that article or property to us if not lost or stolen.

2. Lost Or Stolen Articles
   In the event lost or stolen property is recovered and we have paid you the full amount shown in the Schedule for that property, you will surrender that property to us.

3. Buyback Of Surrendered Property
   We will, at your request, sell back to you, at a price you and we agree upon, any class of property or scheduled article you surrendered to us to comply with the terms in Paragraph 1. or 2. above.

4. Premium Adjustment
   We will refund the unearned premium that applies to the scheduled article after the loss or you may apply it to the premium due for the replacement of that article.
SECTION I – PROPERTY COVERAGES
Coverage C – Personal Property
3. Special Limits Of Liability

   The special limits of liability are increased as noted below:

<table>
<thead>
<tr>
<th>Property</th>
<th>Increase In Limit Of Liability</th>
<th>Total Limit Of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. 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.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Jewelry, watches, furs, precious and semiprecious stones for loss by theft, misplacing or losing, but not more than $1,000 for any one article.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Firearms and related equipment for loss by theft, misplacing or losing.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware for loss by theft, misplacing or losing.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>j. Electronic apparatus and accessories, while in or upon a &quot;motor vehicle&quot;, but only if the apparatus is equipped to be operated by power from the &quot;motor vehicle’s&quot; electrical system while still capable of being operated by other power sources.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>k. Electronic apparatus and accessories used primarily for &quot;business&quot; while away from the &quot;residence premises&quot; and not in or upon a &quot;motor vehicle&quot;. The apparatus must be equipped to be operated by power from the &quot;motor vehicle’s” electrical system while still capable of being operated by other power sources.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All other provisions of this policy apply.

*Entries may be left blank if shown elsewhere in this policy for this coverage.
**ORDINANCE OR LAW**
**INCREASED AMOUNT OF COVERAGE**

**SCHEDULE***

<table>
<thead>
<tr>
<th>New Total Percentage Amount:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

*Entry may be left blank if shown elsewhere in this policy for this coverage.

**SECTION I – PROPERTY COVERAGES**

**ADDITIONAL COVERAGES**

11. **Ordinance Or Law**
   
The total limit of liability that applies:
   
a. To Coverage A, or
   
b. For Form HO 00 04, to Building Additions And Alterations;
      
is increased from 10% to the percentage amount shown in the Schedule above.
      
This is Additional Coverage 10. in Form HO 00 06.

All other provisions of this policy apply.
ACTUAL CASH VALUE LOSS SETTLEMENT

SECTION I – CONDITIONS

Paragraph D. Loss Settlement is replaced by the following:

D. Loss Settlement

Covered property losses shall be settled at actual cash value at the time of loss but shall not be settled at more than the amount required to repair or replace.

All other provisions of this policy apply.
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT

A. Eligible Property

1. Covered losses to the following property are settled at replacement cost at the time of the loss:
   a. Coverage C; and
   b. If covered in this policy:
      (1) Awnings, outdoor antennas and outdoor equipment; and
      (2) Carpeting and household appliances; whether or not attached to buildings.

2. This method of loss settlement will also apply to the following articles or classes of property if they are separately described and specifically insured in this policy and not subject to agreed value loss settlement:
   a. Jewelry;
   b. Furs and garments:
      (1) Trimmed with fur; or
      (2) Consisting principally of fur;
   c. Cameras, projection machines, films and related articles of equipment;
   d. Musical equipment and related articles of equipment;
   e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding:
      (1) Pens or pencils;
      (2) Flasks;
      (3) Smoking implements; or
      (4) Jewelry; and
   f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

Personal Property Replacement Cost loss settlement will not apply to other classes of property separately described and specifically insured.

B. Ineligible Property

Property listed below is not eligible for replacement cost loss settlement. Any loss will be settled at actual cash value at the time of loss but not more than the amount required to repair or replace.

1. Antiques, fine arts, paintings and similar articles of rarity or antiquity, which cannot be replaced.
2. Memorabilia, souvenirs, collectors items and similar articles, whose age or history contribute to their value.
3. Articles not maintained in good or workable condition.
4. Articles that are outdated or obsolete and are stored or not being used.

C. Replacement Cost Loss Settlement Condition

The following loss settlement condition applies to all property described in A. above:

1. We will pay no more than the least of the following amounts:
   a. Replacement cost at the time of loss without deduction for depreciation;
   b. The full cost of repair at the time of loss;
   c. The limit of liability that applies to Coverage C, if applicable;
   d. Any applicable special limits of liability stated in this policy; or
   e. For loss to any item described in A.2.a. – f. above, the limit of liability that applies to the item.

2. If the cost to repair or replace the property described in A. above is more than $500, we will pay no more than the actual cash value for the loss until the actual repair or replacement is complete.

3. You may make a claim for loss on an actual cash value basis and then make claim for any additional liability in accordance with this endorsement provided you notify us, within 180 days after the date of the loss, of your intent to repair or replace the damaged property.

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIFIC STRUCTURES
AWAY FROM THE RESIDENCE PREMISES

SCHEDULE

<table>
<thead>
<tr>
<th>Description And Location Of Structure</th>
<th>Limit Of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
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<tr>
<td></td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. We cover each structure described in the Schedule above which is owned by you and located away from the "residence premises", if used by you in connection with the "residence premises". The Limit Of Liability shown in the Schedule for each structure is the most we will pay for loss to each structure.

B. We do not cover a structure:
   1. Being used as a dwelling;
   2. Capable of being used as a dwelling;
   3. From which any "business" is conducted;
   4. Used to store "business" property; or
   5. Rented or held for rental to any person not a tenant of the dwelling.

C. This coverage does not apply to land, including land on which the structure is located.

D. With respect to structures covered under this endorsement, Section I – Condition D. Loss Settlement is replaced by the following:
   Covered losses will be settled at actual cash value at the time of loss, but not more than the amount required to repair or replace.
   All other provisions of this policy apply.
SECTION I – CONDITIONS

This endorsement modifies the Section I – Loss Settlement Condition in the policy form with respect to a covered loss for roof surfacing caused by the peril of windstorm or hail. Such loss will be subject to actual cash value loss settlement. Therefore, the loss settlement conditions that pertain to "repair or replacement cost without deduction for depreciation" are changed as noted below:

D. Loss Settlement

1. In all forms except HO 00 06 and HO 00 08 and the Special Loss Settlement endorsement:
   a. Paragraph 1.c. is replaced by the following:
      c. Structures that are not buildings, including their roof surfacing;
   b. The following is added to Paragraph 1.:
      e. Roof surfacing on structures that are buildings if a loss to the roof surfacing is caused by the peril of windstorm or hail.
   c. In Paragraph 2., the introductory statement "Buildings covered under Coverage A or B at replacement cost without deduction for depreciation, subject to the following:" is replaced by the following:

2. Buildings covered under Coverage A or B, except for their roof surfacing if the loss to the roof surfacing is caused by the peril of windstorm or hail, at replacement cost without deduction for depreciation, subject to the following:

2. In Form HO 00 06, Condition D. Loss Settlement is replaced by the following:

D. Loss Settlement

Covered property losses are settled as follows:

1. Property of the following types:
   a. Personal property and grave markers, including mausoleums; and
   b. Roof surfacing if the loss is caused by the peril of windstorm or hail;
      at actual cash value at the time of loss but not more than the amount required to repair or replace.

2. Coverage A, except for roof surfacing if loss is caused by the peril of windstorm or hail:
   a. If the damage is repaired or replaced within a reasonable time, at the actual cost to repair or replace;
   b. If the damage is not repaired or replaced within a reasonable time, at actual cash value but not more than the amount required to repair or replace.

In this provision, the terms "repaired" or "replaced" do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in D.10. Ordinance Or Law under Section I – Property Coverages.

3. In Form HO 00 08:
   a. Paragraph 1.c. is replaced by the following:
   c. Structures that are not buildings, including their roof surfacing;
   b. The following paragraph is added to Paragraph 1.:
   d. Roof surfacing on structures that are buildings if a loss to the roof surfacing is caused by the peril of windstorm or hail.
c. In Paragraph 2., the introductory statement “Buildings under Coverage A or B:" is replaced by the following:

2. Buildings under Coverage A or B, except for their roof surfacing if the loss to the roof surfacing is caused by the peril of windstorm or hail:

All other provisions of this policy apply.

The provisions of this endorsement do not apply to structures insured under either the Coverage B – Other Structures Away From The Residence Premises endorsement or the Specific Structures Away From The Residence Premises endorsement, if made a part of the policy.
LIMITED HOME DAY CARE COVERAGE
ADVISORY NOTICE TO POLICYHOLDERS

CAUTION: This is a summary of the limited coverage provided in your Homeowners Policy for Home Day Care services. No coverage is provided by this summary nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations Page for complete information on the coverage you are provided. If there is any conflict between the policy and this summary, THE PROVISIONS OF YOUR POLICY SHALL PREVAIL. PLEASE READ YOUR POLICY CAREFULLY.

A. "Business", as defined in the policy, means:
   1. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
   2. Any other activity engaged in for money or other compensation, except the following:
      a. One or more activities:
         (1) Not described in b. through d. below; and
         (2) For which no insured receives more than $2,000 in total compensation for the 12 months before the beginning of the policy period;
      b. Volunteer activities for which no money is received, other than payment for expenses incurred to perform the activity;
      c. Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
      d. The rendering of home day care services to a relative of an insured.

B. If you or any other insured regularly provides home day care services to a person or persons other than you or any other insureds as their trade, profession or occupation, that service is a "business".

C. If home day care service is not your or any other insured's given trade, profession or occupation but is an activity:
   1. That you or any other insured engages in for money or other compensation; and
   2. From which you or any other insured receives more than $2,000 in total/combined compensation from it and any other activity for the 12 months before the beginning of the policy period;
the home day care service and other activity will be considered a "business".

D. With respect to C. above, home day care service is only an example of an activity engaged in for money that may be a "business". Any single activity or combination of activities:
   1. Described in A.2. above; and
   2. Engaged in for money by you or any other insured;
may be considered a "business" if the $2,000 threshold is exceeded.

E. With respect to A. through D. above, coverage does not apply to or is limited with respect to home day care service which is a "business". For example, this policy:
   1. Does not provide:
      a. Section II coverages. This is because your "business" or the "business" of any other insured is excluded under Section II – Exclusions;
      b. Coverage, under Section I, for other structures from which any "business" is conducted; and
2. Limits Section I coverage, under Coverage C – Special Limits Of Liability, for "business" property:
   a. On the residence premises for the home day care "business" to $2,500. This is because Coverage C – Special Limits Of Liability imposes that limit on "business" property on the residence premises;
   b. Away from the residence premises for the home day care "business" to $1,500. This is because Coverage C – Special Limits Of Liability imposes that limit on "business" property away from the residence premises. This limit does not apply to antennas, tapes, wires, records, disks or other media that are:
      (1) Used with electronic equipment that reproduces, receives or transmits audio, visual or data signals; and
      (2) In or upon a motor vehicle.
A. Definitions
With respect to the provisions of this endorsement only, 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. Section I – Property Coverages
The following coverage is added:

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. Section I – Exclusions
The Power Failure exclusion does not apply to this coverage.

D. Section I – Conditions
The following replaces any other deductible provision in this policy with respect to any one loss covered under this endorsement:
We will pay only that part of the total of all loss payable that exceeds $100.
All other provisions of this policy apply.
SINKHOLE COLLAPSE

A. Definitions
The following definition is added:
"Sinkhole collapse" means actual physical damage:
1. Arising out of; or
2. Caused by;
sudden settlement or collapse of the earth supporting such property. The settlement or collapse must result from subterranean voids created by the action of water on limestone or similar rock formations.

B. Coverage
We insure for direct physical loss to property covered under Section I caused by "sinkhole collapse".

C. Exception To The Earth Movement Exclusion
The Earth Movement Exclusion does not apply to "sinkhole collapse".
All other provisions of this policy apply.
ADDITIONAL INSURED – STUDENT LIVING AWAY FROM THE RESIDENCE PREMISES

SCHEDULE

<table>
<thead>
<tr>
<th>Name And Address Of Student</th>
<th>Name Of School</th>
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Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

DEFINITIONS

Definition 5., which defines “insured”, is extended to include the person named in the Schedule above, but only if that person:

1. Was a resident of your household before moving out to attend the school named in the Schedule; and

2. Resides at the address shown in the Schedule; and

a. Is your relative; or

b. Is an other person under the age of 21 and in your care or the care of a relative who is a resident of your household.

SECTIONS I AND II – CONDITIONS

The coverage provided to the person named in the Schedule only applies while that person is enrolled at the school and is residing at the address shown in the Schedule.

All other provisions of this policy apply.
OWNED MOTORIZED GOLF CART
PHYSICAL LOSS COVERAGE

SCHEDULE

<table>
<thead>
<tr>
<th>Limit Of Liability</th>
<th>Check If Collision Peril C.2. Applies</th>
<th>Make Or Model And Serial Or Motor Number</th>
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Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Definitions
With respect to the provisions of this endorsement only, the following definition is added:
"Golf cart" means a motorized conveyance, described in the Schedule above, including permanently installed accessories, equipment or parts, that is:
1. Designed to carry up to four people on a golf course for the purpose of playing golf; and
2. Not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

B. Section I – Property Coverages
The following coverage is added:
1. Covered Property
   We cover the following property for loss by a Peril Insured Against described in C. below:
   a. The "golf cart" for which a limit is shown in the Schedule. That limit is the most we will pay for any one loss to that cart; and
   b. Accessories, equipment or parts not permanently installed that are designed or made solely for use with the "golf cart", but only if, at the time of loss, such property is:
      (1) At an "insured's" residence; or
      (2) In or upon a "golf cart" off an "insured's" residence.
      The limit of liability for such property shall be an amount equal to 10% of the highest Limit Of Liability shown in the Schedule. That limit is the most we will pay for any one loss.

2. Property Not Covered
   We do not cover property described in B.1. above if loss by a Peril Insured Against described in C. below is also covered by another insurance policy, mechanical breakdown insurance or warranty, or a manufacturer's or extended warranty. However, if the other insurance or warranty pays less than the limit in the schedule, we will pay the difference, up to that limit, subject to the deductible and loss settlement conditions in E. below.

C. Section I – Perils Insured Against
1. We insure property described in B. above against direct physical loss except Collision and as excluded in D. below.
2. If the Schedule shows that Collision Peril C.2. applies, we also insure against collision, meaning the physical contact of the "golf cart" with another object or the upset of the "golf cart" without contact with another object.
D. Section I – Exclusions
We do not insure for loss:

1. Excluded under Section I – Exclusions in the policy form;
2. If, at the time of loss, the "golf cart" is being:
   a. Operated in, or practicing for, any prearranged or organized race, speed contest or other similar competition;
   b. Rented to others;
   c. Used to carry persons or cargo for a charge; or
   d. Used for any "business" purpose except while on a golfing facility;
3. To tires or wheels caused by contact with the road or ground, or tires punctured by an object lying on the ground;
4. To the electrical system or equipment caused by artificial electricity;
5. Caused by or resulting from any work being done on the "golf cart", unless fire or explosion ensues and then only for the loss by such ensuing fire or explosion;
6. Caused by or resulting from:
   a. Vandalism or Malicious Mischief if the place where the "golf cart" is kept or stored has been unoccupied, closed for the season or is not in operation for any reason for more than 60 consecutive days immediately before the loss;
   b. Electrical, mechanical or structural breakdown or failure;
   c. Overheating, freezing, dampness of the atmosphere or extremes of temperature;
   d. Wear, tear, deterioration, mold, fungus, rust, or corrosion;
   e. Inherent vice, latent defect or any quality in property that causes it to damage or destroy itself; or
   f. Animals, birds, vermin, insects or rodents.
If, however, Collision Peril C.2. applies, this Exclusion 6.f. does not apply to collision with an animal or bird.

E. Section I – Conditions
B. Deductible
The following replaces any other deductible provision in this policy with respect to any one loss covered under this endorsement:
We will pay only that part of the total of all loss payable that exceeds $500.

Paragraph D. Loss Settlement is replaced by the following:
D. Loss Settlement
With respect to a covered "golf cart" and property described in B.1.b., we will pay no more than the least of the following:

1. The actual cash value;
2. The amount required to repair or replace; or
3. The limit of liability that applies to such property.

We will use the manufacturer's specifications or accepted repair practices to repair the "golf cart's" molded body or parts made of fiberglass, plastic or composite materials.

All other provisions of this policy apply.
MODIFIED FUNCTIONAL REPLACEMENT COST
LOSS SETTLEMENT

DEFINITIONS
The following definition is added when this endorsement is attached to the policy:

"Functional replacement cost" means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods used in the original construction of the building.

SECTION I – CONDITIONS
D. Loss Settlement
Paragraph 2. is replaced by the following:

2. Buildings covered under Coverage A or B:
   a. If, at the time of loss, the amount of insurance in this policy on the damaged building is 80% or more of the "functional replacement cost" of the building immediately before the loss and you contract for repair or replacement of the damaged building for the same use, within 180 days of the damage unless we and you otherwise agree, we will pay the lesser of the following amounts:
      (1) The limit of liability under this policy that applies to the building; or
      (2) The necessary amount actually spent to repair or replace the damaged building on a "functional replacement cost" basis. However, if this amount is less than the actual cash value of that part of the damaged building, we will settle the loss on an actual cash value basis.
   b. If you do not make claim under 2.a. above, we will pay the least of the following amounts:
      (1) The limit of liability under this policy that applies to the building; or
      (2) The actual cash value of the damaged part of the building.
   c. If, at the time of loss, the amount of insurance in this policy on the damaged building is less than 80% of the "functional replacement cost" of the building immediately before the loss, we will pay the greater of the following amounts, but not more than the limit of liability under this policy that applies to the building:
      (1) The actual cash value of that part of the building damaged; or
      (2) That proportion of the cost to repair or replace, without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the "functional replacement cost" of the building.
   d. To determine the amount of insurance required to equal 80% of the "functional replacement cost" of the building immediately before the loss, do not include the value of:
      (1) Excavations, footings, foundations, piers, or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;
      (2) Those supports in (1) above which are below the surface of the ground inside the foundation walls, if there is no basement; and
      (3) Underground flues, pipes, wiring and drains.
   e. If the actual cash value of the damage is less than the "functional replacement cost", then:
      (1) We will pay no more than the actual cash value of the damage until replacement is complete. Once replacement is complete, we will settle the loss according to the provisions of 2.a. and 2.c. above.
However, if the cost to functionally repair the damage is both:

(a) Less than 5% of the amount of insurance in this policy on the building; and
(b) Less than $2,500;

we will settle the loss according to the provisions of 2.a. and 2.c. above whether or not replacement is complete.

(2) You may disregard the "functional replacement cost" loss settlement provisions and make claim under this policy for loss to buildings on an actual cash value basis.

You may then make claim for any additional liability according to the provisions of this Condition D. Loss Settlement, provided you notify us, within 180 days after the date of loss, of your intent to repair or replace the damaged building.

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RESIDENCE HELD IN TRUST

SCHEDULE*

Enter Name of Grantor or Beneficiary (if other than the Trustee shown in the Declarations as the "named insured") described in A.2. below:

*Entries may be left blank if shown elsewhere in this policy.

A. Definitions

1. With respect to the coverages provided by this endorsement, the word "trustee" is defined as follows:

"Trustee" means the trustee shown in the Declarations as the "named insured".

2. If one or more persons are named in the Schedule above, Definition 5. which defines "insured", Paragraphs a. and b. are extended to include such person with respect to the coverages in the policy that are listed under B. Coverages below.

In addition to the persons named in the Schedule, the definition of "insured" is also extended to include any of the following residents of their household:

a. A spouse;

b. A relative; or

c. Any person under the age of 21 and in the care of a person noted above.

3. Definition 6. which defines "insured location" is deleted and replaced by the following:

6. "Insured Location" means:

a. With respect to the trust and the "trustee", the following real property but only if legal title to such property is held solely by the trust:

(1) The "residence premises";

(2) The part of other premises, other structures and grounds used by you as a residence; and

(a) Which is shown in the Declarations; or

(b) Which is acquired by the trust during the policy period for use as a residence by the "trustee" or a person described in 2. above;

(3) Any premises used by the "trustee" or a person described in 2. above in connection with a premises described in (1) and (2) above;

(4) Vacant land, other than farm land;

(5) Land on which a one through four family dwelling is being built as a residence to be occupied by the "trustee" or a person described in 2. above; or

(6) Individual or family cemetery plots or burial vaults; and

b. With respect to a person described in 2. above, the following real property:

(1) Any premises used by such person in connection with a premises described in a.(1) and (2) above;

(2) Vacant land, other than farm land, owned or rented to such person;

(3) Land owned by or rented to such person on which a one through four family dwelling is being built as a residence to be occupied by that person;

(4) Individual or family cemetery plots or burial vaults; or
(5) Any part of a premises occasionally rented to such person for other than "business" use; and

c. With respect to the "trustee" or a person described in 2. above, any part of a premises:

(1) Not owned by such person; and

(2) Where such person is temporarily residing.

B. Coverages

The following coverages apply to the person named in the Schedule above:

1. Coverage C – Personal Property;
2. Coverage D – Loss of Use, Paragraphs 1. Additional Living Expense and 3. Civil Authority Prohibits Use;
3. Coverage E – Personal Liability; and

If we decide to cancel or not to renew this policy, the persons named in the Schedule, if any, will be notified in writing.

C. Section II – Liability Coverages

The following is added:

When the "trustee" does not regularly reside on the "residence premises":

1. The coverages provided under Coverage E – Personal Liability and Coverage F – Medical Payments To Others for the "trustee" only apply with respect to "bodily injury" or "property damage" arising out of the ownership, maintenance or use of the "residence premises"; and

2. There is no coverage under this policy for any resident of the "trustee"s household.

D. Section II – Exclusions

1. Coverage E – Personal Liability And Coverage F – Medical Payments To Others

The following exclusion is added:

"Bodily injury" or "property damage" arising out of any act or decision or failure to act or decide by the "trustee" in administering the trust shown in the Declarations, other than as provided in Section II – Liability Coverages above.

2. Coverage E – Personal Liability

Paragraph 6. is deleted and replaced by the following:

6. "Bodily injury" to the "trustee", an "insured" as defined under Definitions 5.a. or b. in the policy form and A.2. above or any person acting on their behalf.

This exclusion also applies to any claim made or suit brought against the "trustee" or an "insured" as defined under Definitions 5.a. or b. in the policy form and A.2. above or any person acting on their behalf:

a. To repay; or
b. Share damages with;

another person who may be obligated to pay damages because of "bodily injury" to an "insured".

All other provisions of this policy apply.
**LANDLORD'S FURNISHINGS**
FORMS HO 00 02, HO 00 03 AND HO 00 05 ONLY

**SCHEDULE***

<table>
<thead>
<tr>
<th>Description Of Rented Unit</th>
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<th>Total Limit Of Liability</th>
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</thead>
<tbody>
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<td>1.</td>
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<tr>
<td>2.</td>
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<tr>
<td>3.</td>
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</tbody>
</table>

*Entries may be left blank if shown elsewhere in this policy for this coverage.

Additional Coverage **E.10. Landlord's Furnishings** under **Section I – Property Coverages** is extended:
1. As indicated in the Schedule above; and
2. Subject to the Coverage C limit that applies at the time of loss.

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SECTIONS I AND II EXCLUSIONS FOR COMPUTER-RELATED DAMAGE OR INJURY – NEW YORK

Paragraphs A. and B. apply to the "business" described in the:

Home Day Care; and
Permitted Incidental Occupancy;
Endorsements if attached to this policy.
Paragraph B. also applies to the "business" described in the:
Farmers Personal Liability; and
Business Pursuits;
Endorsements if one or both are attached to this policy.

A. Section I – Exclusions

1. We will not pay for loss caused directly or indirectly by the following. Such loss is not covered even if any other cause or event contributes at the same time or in any sequence to the loss.

   a. The failure or deficiency of:
      (1) Computer hardware, software, operating systems, networks, chips or other electronic parts, equipment or systems that belong to an "insured" or others; or
      (2) Other products, services or functions that use or rely on products described in A.1.a.(1);

   because one or more of these products can not correctly process, recognize, discern, interpret or accept one or more dates or times. An example is software that can not accept the year 2000; or

   b. The act or omission of anyone who:
      (1) Consults;
      (2) Designs;
      (3) Estimates;
      (4) Inspects;

      (5) Installs;
      (6) Maintains;
      (7) Repairs;
      (8) Restores; or
      (9) Oversees;

      others to determine, rectify or test, potential or actual problems described in A.1.a.

   If such loss results in a Peril Insured Against, we will pay only for the loss caused by such peril.

2. We will not pay to:

   a. Repair, restore or modify any product; or
   b. Correct any services or functions performed on any product;

   described in A.1. to solve any failure or deficiency described in A.1.

B. Section II – Exclusions

Coverage E – Personal Liability and Coverage F – Medical Payments To Others do not apply to "bodily injury" or "property damage" arising directly or indirectly out of any actual or alleged failure or deficiency of any products or services described in A.1. to correctly process, recognize, discern, interpret or accept the year 2000 and beyond.

This exclusion does not apply to "bodily injury" occurring on:

1. The "residence premises"; or

2. An other premises from which the "business" is being conducted, provided such "business" is described in the following endorsements:

   a. Permitted Incidental Occupancies (Other Residence); or
   b. Farmers Personal Liability.

All other provisions of this policy apply.
WATER EXCLUSION ENDORSEMENT

SECTION I – EXCLUSIONS

3. Water Damage is replaced by the following:

   a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;

   b. Water which:
      (1) Backs up through sewers or drains; or
      (2) Overflows or is otherwise discharged from a sump, sump pump or related equipment;

   c. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or

   d. Waterborne material carried or otherwise moved by any of the water referred to in 3.a. through 3.c. of this Exclusion.

   This Exclusion (3.) applies regardless of whether any of the above, in 3.a. through 3.d., is caused by an act of nature or is otherwise caused.

   This Exclusion (3.) applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

   However, direct loss by fire, explosion or theft resulting from any of the above, in 3.a. through 3.d., is covered.

   All other provisions of this policy apply.
WATER EXCLUSION ENDORSEMENT

SECTION I – EXCLUSIONS

A.3. Water Damage is replaced by the following:

3. Water

This means:

a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;

b. Water which:

(1) Backs up through sewers or drains; or

(2) Overflows or is otherwise discharged from a sump, sump pump or related equipment;

c. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or

d. Waterborne material carried or otherwise moved by any of the water referred to in A.3.a through A.3.c. of this Exclusion.

This Exclusion (A.3.) applies regardless of whether any of the above, in A.3.a through A.3.d., is caused by an act of nature or is otherwise caused.

This Exclusion (A.3.) applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

However, direct loss by fire, explosion or theft resulting from any of the above, in A.3.a through A.3.d., is covered.

All other provisions of this policy apply.
UNIT-OWNERS COVERAGE A
SPECIAL COVERAGE – NEW YORK

SECTION I – PERILS INSURED AGAINST
For Coverage A, the Perils Insured Against are replaced by the following:

Perils Insured Against
1. We insure against direct physical loss to property described in Coverage A.
2. We do not insure, however, for loss:
   a. Excluded under Section I – Exclusions;
   b. Involving collapse, including any of the following conditions of property or any part of the property:
      (1) An abrupt falling down or caving in;
      (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
      (3) Any cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion as such condition relates to (1) or (2) above; except as provided in D.8. Collapse under Section I – Property Coverages.
   c. Caused by:
      (1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:
         (a) Maintain heat in the building; or
         (b) Shut off the water supply and drain all systems and appliances of water.
      However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.
      For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;
      (2) Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:
         (a) Fence, pavement, patio or swimming pool;
         (b) Footing, foundation, bulkhead, wall, or any other structure or device, that supports all or part of a building or other structure;
         (c) Retaining wall or bulkhead that does not support all or part of a building or other structure; or
         (d) Pier, wharf or dock;
      (3) Theft in or to a unit under construction, or of materials and supplies for use in the construction until the unit is finished and occupied;
      (4) Vandalism and malicious mischief if the building containing the “residence premises” has been vacant for more than 30 consecutive days immediately before the loss. A building being constructed is not considered vacant;
      (5) Any of the following:
         (a) Wear and tear, marring, deterioration;
         (b) Mechanical breakdown, latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;
         (c) Smog, rust or other corrosion, mold, wet or dry rot;
         (d) Smoke, from:
            (i) Agricultural smudging; or
            (ii) Industrial operations;
         (e) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by a Peril Insured Against named under Coverage C of this policy.

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(f) Settling, shrinking, bulging or expansion, including resultant cracking, of:
   (i) Pavements or patios;
   (ii) Footings or foundations;
   (iii) Walls or floors;
   (iv) Roofs or ceilings; or
   (v) Bulkheads;

(g) Birds, rodents or insects;

(h) Nesting or infestation, or discharge or release of waste products or secretions, by any animals; or

(i) Animals owned or kept by an "insured".

Exception To c.(5)

Unless the loss is otherwise excluded, we cover loss to property covered under Coverage A resulting from an accidental discharge or overflow of water or steam from within a:

   (i) Storm drain, or water, steam or sewer pipe, off the "residence premises"; or
   (ii) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises". This includes the cost to tear out and replace any part of a building, or other structure owned solely by you, at the location of the "residence premises", but only when necessary to repair the system or appliance. However, such tear out and replacement coverage only applies to other structures if the water or steam causes actual damage to a building owned solely by you at the location of the "residence premises".

We do not cover loss to the system or appliance from which this water or steam escaped.

For the purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

Section I – Exclusion 3. Water, Paragraphs a. and c. that apply to surface water and water below the surface of the ground, do not apply to loss by water covered under c.(5).

Under 2.b. and 2.c. above, any ensuing loss to property described in Coverage A not precluded by any other provision in this policy is covered.

SECTION I – EXCLUSIONS

The following exclusions are added:

We do not insure for loss to property described in Coverage A caused by any of the following. However, any ensuing loss to property described in Coverage A not precluded by any other provision in this policy is covered.

1. Weather conditions. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Section I – Exclusions, other than Exclusions 2. and 3. below, to produce the loss;

2. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body; or

3. Faulty, inadequate or defective:
   a. Planning, zoning, development, surveying, siting;
   b. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
   c. Materials used in repair, construction, renovation or remodeling; or
   d. Maintenance;

   of part or all of any property whether on or off the "residence premises".

All other provisions of this policy apply.
UNIT-OWNERS RENTAL TO OTHERS

Coverage provided by this policy is extended to apply while the "residence premises" is regularly rented or held for rental to others.

SECTION I – PROPERTY COVERAGES

B. Coverage C – Personal Property

4. Property Not Covered

Paragraph g. is replaced by the following:

g. Property in an apartment, other than the "residence premises", regularly rented or held for rental to others by an "insured";

SECTION I – PERILS INSURED AGAINST

Under Peril 9. Theft, Paragraph b.(3) is deleted.

SECTION I – EXCLUSIONS

The following exclusion is added:

Theft

Theft, from the "residence premises" of:

a. Money, bank notes, bullion, gold, goldware, gold-plated ware, silver, silverware, silver-plated ware, pewterware, platinum, platinumware, platinum-plated ware, coins, medals, scrip, stored value cards and smart cards;

b. Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps regardless of the medium (such as paper or computer software) on which the material exists; or

c. Jewelry, watches, furs, precious and semiprecious stones.

SECTION II – EXCLUSIONS

Exclusion E.2. "Business" is replaced by the following:

2. "Business"

a. "Bodily injury" or "property damage" arising out of or in connection with a "business" conducted from an "insured location" or engaged in by an "insured", whether or not the "business" is owned or operated by an "insured" or employs an "insured".

This Exclusion E.2. applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

b. This Exclusion E.2. does not apply to the rental or holding for rental of the "residence premises".

All other provisions of this policy apply.
UNIT-OWNERS MODIFIED OTHER INSURANCE AND SERVICE AGREEMENT CONDITION  
FORM HO 00 06 ONLY

SECTION I – CONDITIONS

F. Other Insurance And Service Agreement

Paragraph 2. is deleted and replaced by the following:

2. If, at the time of loss, there is other insurance or a service agreement, in the name of a corporation or association of property owners covering the same property covered by this policy, we will pay only for the amount of the loss in excess of the amount due from that other insurance or service agreement, whether they can collect on it or not.

All other provisions of this policy apply.
**SPECIAL COMPUTER COVERAGE – NEW YORK**

**DEFINITIONS**
With respect to the coverage provided by this endorsement, "computer equipment" means:

1. Computer hardware, software, operating systems or networks; and
2. Other electronic parts, equipment or systems solely designed for use with or connected to equipment in 1. above.

**SECTION I – PERILS INSURED AGAINST**
With respect to "computer equipment" defined above, the Perils Insured Against which apply to Coverage C – Personal Property are deleted and replaced by the following:

1. We cover an "insured's" "computer equipment", as defined in this endorsement, against direct physical loss.
2. We do not insure, however, for loss:
   a. Excluded under Section I – Exclusions.
   b. Caused by:
      (1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:
         (a) Maintain heat in the building; or
         (b) Shut off the water supply and drain all systems and appliances of water;
      However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.
      For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

   (2) Theft in or to a dwelling under construction, until the dwelling is finished and occupied;
   (3) Vandalism and malicious mischief if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;
   (4) Dampness of atmosphere or extremes of temperature unless the direct cause of loss is:
      (a) Rain or snow; or
      (b) Sleet or hail;
   (5) Refinishing, renovating or repairing property;
   (6) Collision, other than collision with a land vehicle, sinking, swamping or stranding of watercraft of all types, including:
      (a) Trailers;
      (b) Furnishings;
      (c) Equipment; and
      (d) Outboard engines or motors;
   (7) Acts or decisions, including the failure to act or decide, of any:
      (a) Person or group; or
      (b) Organization or governmental body.
      However, any ensuing loss not excluded or excepted in this policy is covered; or
   (8) Any of the following:
      (a) Wear and tear, marring, deterioration;
      (b) Mechanical breakdown, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;
      (c) Smog, rust or other corrosion, mold, wet or dry rot;
      (d) Smoke, from:
         (i) Agricultural smudging; or
         (ii) Industrial operations;
(e) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by one or more of the Perils Insured Against that would apply under Coverage C of the policy form if this endorsement were not attached to the policy form.

(f) Settling, shrinking, bulging or expansion, including resultant cracking, of:
   (i) Pavements or patios;
   (ii) Footings or foundations;
   (iii) Walls or floors;
   (iv) Roofs or ceilings; or
   (v) Bulkheads;

(g) Birds, rodents or insects; or

(h) Nesting or infestation, or discharge or release of waste products or secretions, by any animals; or

(i) Animals owned or kept by an "insured".

Exception To b.(8)

Unless the loss is otherwise excluded, we cover loss to "computer equipment" resulting from an accidental discharge or overflow of water or steam from within a:

(i) Storm drain or water, steam or sewer pipe off the "residence premises"; or

(ii) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises".

We do not cover loss to the system or appliance from which this water or steam escaped.

For the purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

Section I – Water Exclusion Paragraphs a. and c., that apply to surface water and water below the surface of the ground, do not apply to loss by water covered under b.(8) above.

With respect to the precluded perils in 2.b.(1), (2) and b.(8), any ensuing loss not precluded by any other provision in this policy is covered.

SPECIAL CONDITIONS

The coverage provided by this endorsement does not:

1. Increase the Coverage C Limit Of Liability;

2. Modify the Coverage C Special Limits Of Liability;

3. Modify any provision that applies to Coverage C Property Not Covered.

All other provisions of this policy apply.
UNIT-OWNERS COVERAGE C
SPECIAL COVERAGE – NEW YORK

AGREEMENT
We agree to provide the Special Coverage in this endorsement with the understanding that you occupy the unit in which the property covered under Coverage C is located.

SECTION I – PROPERTY COVERAGES
B. Coverage C – Personal Property
3. Special Limits Of Liability
   Categories e., f. and g. are replaced by the following:
   e. $1,500 for loss by theft, misplacing or losing of jewelry, watches, furs, precious and semiprecious stones.
   f. $2,500 for loss by theft, misplacing or losing of firearms and related equipment.
   g. $2,500 for loss by theft, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

D. Additional Coverages
8. Collapse
   Paragraph d.(1) is replaced by the following:
   (1) The Perils Insured Against under Coverage A;
   With respect to Coverage C, Paragraph 8. Collapse is deleted.

SECTION I – PERILS INSURED AGAINST
For Coverage C, the Perils Insured Against are replaced by the following:
We insure against direct physical loss to property described in Coverage C.
We do not insure, however, for loss:
1. Excluded under Section I – Exclusions;
2. To property in a unit regularly rented or held for rental to others by you;
3. Caused by:
   a. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:
      (1) Maintain heat in the building; or
      (2) Shut off the water supply and drain all systems and appliances of water.
   However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.
   For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;
   b. Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:
      (1) Fence, pavement, patio or swimming pool;
      (2) Footing, foundation, bulkhead, wall, or any other structure or device, that supports all or part of a building or other structure;
      (3) Retaining wall or bulkhead that does not support all or part of a building or other structure; or
      (4) Pier, wharf or dock;
   c. Theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;
   d. Breakage of eyeglasses, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles other than jewelry, watches, bronzes, cameras and photographic lenses.
   There is coverage for breakage of the property by or resulting from:
      (1) Fire, lightning, windstorm, hail;
(2) Smoke, other than smoke from:
   (a) Agricultural smudging; or
   (b) Industrial operations;
(3) Explosion, riot, civil commotion;
(4) Aircraft, vehicles, vandalism and malicious mischief;
(5) Collapse of a building or any part of a building;
(6) Water not otherwise excluded;
(7) Theft or attempted theft; or
(8) Sudden and accidental tearing apart, cracking, burning or bulging of:
   (a) A steam or hot water heating system;
   (b) An air conditioning or automatic fire protective sprinkler system; or
   (c) An appliance for heating water;

(e) Dampness of atmosphere or extremes of temperature unless the direct cause of loss is:
   (1) Rain or snow; or
   (2) Sleet or hail;

(f) Refinishing, renovating or repairing property other than:
   (1) Watches, jewelry; or
   (2) Furs;

(g) Collision, other than collision with a land vehicle, sinking, swamping or stranding of watercraft, including their:
   (1) Trailers;
   (2) Furnishings;
   (3) Equipment; and
   (4) Outboard engines or motors;

(h) Acts or decisions, including the failure to act or decide, of any:
   (1) Person or group; or
   (2) Organization or governmental body; or

(i) Any of the following:
   (1) Wear and tear, marring, deterioration;
   (2) Mechanical breakdown, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;
   (3) Smog, rust or other corrosion, mold, wet or dry rot;
   (4) Smoke, from:
      (a) Agricultural smudging; or
      (b) Industrial operations;

(5) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by one or more of the Perils Insured Against that would apply under Coverage C of the policy form if this endorsement were not attached to the policy form.

(6) Settling, shrinking, bulging or expansion, including resultant cracking, of:
   (a) Pavements or patios;
   (b) Footings or foundations;
   (c) Walls or floors;
   (d) Roofs or ceilings; or
   (e) Bulkheads;

(7) Birds, rodents or insects;

(8) Nesting or infestation, or discharge or release of waste products or secretions, by any animals; or

(9) Animals owned or kept by an "insured".

**Exception To 3.i.**

Unless the loss is otherwise excluded, we cover loss to property covered under Coverage C resulting from an accidental discharge or overflow of water or steam from within a:

   (a) Storm drain, or water, steam or sewer pipe, off the "residence premises"; or
   (b) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises".

We do not cover loss to the system or appliance from which this water or steam escaped.

For the purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

Section I – Exclusion 3. Water, Paragraphs a. and c. that apply to surface water and water below the surface of the ground, do not apply to loss by water covered under Paragraph 3.i. above.

Under Paragraphs 3.a. through 3.c., and 3.h. and 3.i. any ensuing loss to property described in Coverage C not precluded by any other provision in this policy is covered.
SECTION I – EXCLUSIONS

3. Water

The following paragraphs are added:

This exclusion does not apply to property described in Coverage C that is away from a premises or location owned, rented, occupied or controlled by an "insured".

This exclusion applies to property described in Coverage C that is on a premises or location owned, rented, occupied or controlled by an "insured" even if weather conditions contribute in any way to produce the loss.

All other provisions of this policy apply.
UNIT-OWNERS COVERAGE A
SPECIAL COVERAGE – NEW YORK

SECTION I – PERILS INSURED AGAINST
For Coverage A, the Perils Insured Against are replaced by the following:

Perils Insured Against
1. We insure against direct physical loss to property described in Coverage A.
2. We do not insure, however, for loss:
   a. Excluded under Section I – Exclusions;
   b. Involving collapse, including any of the following conditions of property or any part of the property:
      (1) An abrupt falling down or caving in;
      (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
      (3) Any cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion as such condition relates to (1) or (2) above; except as provided in D.8. Collapse under Section I – Property Coverages.
   c. Caused by:
      (1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:
         (a) Maintain heat in the building; or
         (b) Shut off the water supply and drain all systems and appliances of water.
      However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.
      For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;
      (2) Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:
         (a) Fence, pavement, patio or swimming pool;
         (b) Footing, foundation, bulkhead, wall, or any other structure or device, that supports all or part of a building or other structure;
         (c) Retaining wall or bulkhead that does not support all or part of a building or other structure; or
         (d) Pier, wharf or dock;
      (3) Theft in or to a unit under construction, or of materials and supplies for use in the construction until the unit is finished and occupied;
      (4) Vandalism and malicious mischief if the building containing the "residence premises" has been vacant for more than 30 consecutive days immediately before the loss. A building being constructed is not considered vacant;
      (5) Any of the following:
         (a) Wear and tear, marring, deterioration;
         (b) Mechanical breakdown, latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;
         (c) Smog, rust or other corrosion, mold, wet or dry rot;
         (d) Smoke, from:
            (i) Agricultural smudging; or
            (ii) Industrial operations;
         (e) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by a Peril Insured Against named under Coverage C of this policy.
(f) Settling, shrinking, bulging or expansion, including resultant cracking, of:
   (i) Pavements or patios;
   (ii) Footings or foundations;
   (iii) Walls or floors;
   (iv) Roofs or ceilings; or
   (v) Bulkheads;

(g) Birds, rodents or insects;

(h) Nesting or infestation, or discharge or release of waste products or secretions, by any animals; or

(i) Animals owned or kept by an "insured".

Exception To c.(5)
Unless the loss is otherwise excluded, we cover loss to property covered under Coverage A resulting from an accidental discharge or overflow of water or steam from within a:
   (i) Storm drain, or water, steam or sewer pipe, off the "residence premises"; or
   (ii) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises". This includes the cost to tear out and replace any part of a building, or other structure owned solely by you, at the location of the "residence premises", but only when necessary to repair the system or appliance. However, such tear out and replacement coverage only applies to other structures if the water or steam causes actual damage to a building owned solely by you at the location of the "residence premises".

We do not cover loss to the system or appliance from which this water or steam escaped.

For the purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

Section I – Exclusion 3. Water, Paragraphs a. and c. that apply to surface water and water below the surface of the ground, do not apply to loss by water covered under c.(5).

Under 2.b. and 2.c. above, any ensuing loss to property described in Coverage A not precluded by any other provision in this policy is covered.

SECTION I – EXCLUSIONS
The following exclusions are added:
We do not insure for loss to property described in Coverage A caused by any of the following. However, any ensuing loss to property described in Coverage A not precluded by any other provision in this policy is covered.

1. Weather conditions. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Section I – Exclusions, other than Exclusions 2. and 3. below, to produce the loss;

2. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body; or

3. Faulty, inadequate or defective:
   a. Planning, zoning, development, surveying, siting;
   b. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
   c. Materials used in repair, construction, renovation or remodeling; or
   d. Maintenance;

   of part or all of any property whether on or off the "residence premises".

All other provisions of this policy apply.
AGREEMENT
We agree to provide the special personal property coverage in this endorsement with the understanding that:

1. You occupy the "residence premises" which contains the covered property; and
2. Such residence is not rented or sublet to another.

SECTION I – PROPERTY COVERAGES

A. Coverage C – Personal Property

3. Special Limits Of Liability

Categories e., f. and g. are replaced by the following:

e. $1,500 for loss by theft, misplacing or losing of jewelry, watches, furs, precious and semiprecious stones.

f. $2,500 for loss by theft, misplacing or losing of firearms and related equipment.

g. $2,500 for loss by theft, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

C. Additional Coverages

With respect to Coverage C, Paragraph 8. Collapse is deleted.

SECTION I – PERILS INSURED AGAINST

This section is replaced by the following:

We insure against direct physical loss to property described in Coverage C.

We do not insure, however, for loss:

1. Excluded under Section I – Exclusions;

2. Caused by:

a. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:

   (1) Maintain heat in the building; or
   (2) Shut off the water supply and drain all systems and appliances of water.

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;

b. Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:

   (1) Fence, pavement, patio or swimming pool;
   (2) Footing, foundation, bulkhead, wall or any other structure or device that supports all or part of a building or other structure; or
   (3) Retaining wall or bulkhead that does not support all or part of a building or other structure; or
   (4) Pier, wharf or dock;

c. Theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;
d. Breakage of eyeglasses, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles other than jewelry, watches, bronzes, cameras and photographic lenses.

   There is coverage for breakage of the property by or resulting from:
   (1) Fire, lightning, windstorm, hail;
   (2) Smoke, other than smoke from:
      (a) Agricultural smudging; or
      (b) Industrial operations;
   (3) Explosion, riot, civil commotion;
   (4) Aircraft, vehicles, vandalism and malicious mischief;
   (5) Collapse of a building or any part of a building;
   (6) Water not otherwise excluded;
   (7) Theft or attempted theft; or
   (8) Sudden and accidental tearing apart, cracking, burning or bulging of:
      (a) A steam or hot water heating system;
      (b) An air conditioning or automatic fire protective sprinkler system; or
      (c) An appliance for heating water;

e. Dampness of atmosphere or extremes of temperature unless the direct cause of loss is:
   (1) Rain or snow; or
   (2) Sleet or hail;

f. Refinishing, renovating or repairing property other than:
   (1) Watches or jewelry; or
   (2) Furs;

g. Collision, other than collision with a land vehicle, sinking, swamping or stranding of watercraft, including their:
   (1) Trailers;
   (2) Furnishings;
   (3) Equipment; and
   (4) Outboard engines or motors;

h. Acts or decisions, including the failure to act or decide, of any:
   (1) Person or group; or
   (2) Organization or governmental body; or

i. Any of the following:
   (1) Wear and tear, marring, deterioration;
   (2) Mechanical breakdown, latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;

(3) Smog, rust or other corrosion, mold, wet or dry rot;

(4) Smoke, from:
   (a) Agricultural smudging; or
   (b) Industrial operations;

(5) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by one or more of the Perils Insured Against that would apply under Coverage C of the policy form if this endorsement were not attached to the policy form.

(6) Settling, shrinking, bulging or expansion, including resultant cracking, of:
   (a) Pavements or patios;
   (b) Footings or foundations;
   (c) Walls or floors;
   (d) Roofs or ceilings; or
   (e) Bulkheads;

(7) Birds, rodents or insects;

(8) Nesting or infestation, or discharge or release of waste products or secretions, by any animals; or

(9) Animals owned or kept by an "insured".

Exception To 2.i.

Unless the loss is otherwise excluded, we cover loss to property covered under Coverage C resulting from an accidental discharge or overflow of water or steam from within a:
   (a) Storm drain, or water, steam or sewer pipe, off the "residence premises"; or
   (b) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises".

We do not cover loss to the system or appliance from which this water or steam escaped.

For the purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

Section I Exclusion 3. Water, Paragraphs a, and c, that apply to surface water and water below the surface of the ground, do not apply to loss by water covered under Paragraph 2.i. above.
Under Paragraphs 2.a. through 2.c., 2.h. and 2.i. above, any ensuing loss to property described in Coverage C not precluded by any other provision in this policy is covered.

SECTION I – EXCLUSIONS

3. Water

The following paragraphs are added:

This exclusion does not apply to property described in Coverage C that is away from a premises or location owned, rented, occupied or controlled by an "insured".

This exclusion applies to property described in Coverage C that is on a premises or location owned, rented, occupied or controlled by an "insured" even if weather conditions contribute in any way to produce the loss.

All other provisions of this policy apply.
**SECTION I – PROPERTY COVERAGES**

**COVERAGE C – PERSONAL PROPERTY**

3. **Special Limits Of Liability**

   The special limits of liability are increased as noted below:

<table>
<thead>
<tr>
<th>Property</th>
<th>Increase In Limit Of Liability</th>
<th>Total Limit Of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Money, bank notes, bullion, gold other than goldware, silver other</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>than silverware, platinum other than platinumware, coins, medals,</td>
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<tr>
<td>scrip, stored value cards and smart cards.</td>
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</tr>
<tr>
<td>b. Securities, accounts, deeds, evidences of debt, letters of credit,</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>notes other than bank notes, manuscripts, personal records, passports,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>tickets and stamps.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Jewelry, watches, furs, precious and semiprecious stones for loss</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>by theft, but not more than $1,000 for any one article.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Firearms and related equipment for loss by theft.</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>g. Silverware, silver-plated ware, goldware, gold-plated ware,</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>platinumware, platinum-plated ware and pewterware for loss by theft.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>j. Portable electronic equipment that:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Reproduces, receives or transmits audio, visual or data</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>signals;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Is designed to be operated by more than one power source, one of</td>
<td></td>
<td></td>
</tr>
<tr>
<td>which is a &quot;motor vehicle&quot;s&quot; electrical system; and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Is in or upon a &quot;motor vehicle&quot;.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All other provisions of this policy apply.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE – NEW YORK

SCHEDULE

<table>
<thead>
<tr>
<th>Limited Water Back-up And Sump Discharge Or Overflow Limit Of Liability:</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information required to complete this Schedule, if not shown above, will be shown in the Declarations.</td>
<td></td>
</tr>
</tbody>
</table>

A. Section I – Property Coverages

The following coverage is added:

We will pay up to the Limit Of Liability shown in the Schedule for direct physical loss, not caused by the negligence of an "insured" other than an insured minor or unemancipated child, to property covered under Section I caused by water, or waterborne material, which:

1. Originates from the dwelling where you reside and backs up through sewers or drains; or
2. Overflows or is discharged from a:
   a. Sump, sump pump; or
   b. Related equipment;
   even if such overflow or discharge results from mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This coverage does not increase the limits of liability for Coverage A, B, C or D stated in the Declarations.

B. Section I – Perils Insured Against

With respect to the coverage provided under this endorsement, Paragraphs:

A.2.c.(5)(b) in Form HO 00 03;
A.2.d.(2) in Form HO 00 05;
2.i.(2) in Endorsement HO 23 35;
3.i.(2) in Endorsement HO 23 19; and
2.c.(5)(b) in Endorsement HO 23 25;
are replaced by the following:

Latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;

C. Section I – Exclusions

The Section I – Water Exclusion does not apply to the coverage provided under this endorsement.

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OFF PREMISES
THEFT EXCLUSION – NEW YORK

For use in Bronx, Kings, Nassau, New York, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties.

Section I – Perils Insured Against, Paragraph 9. Theft is deleted and replaced by the following:

9. Theft
   a. This peril includes attempted theft and loss of property from a known place when it is likely that the property has been stolen.
   b. This peril does not include loss caused by theft:
      (1) Committed by an "insured";
      (2) In or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;
      (3) From that part of a "residence premises" rented by an "insured" to someone other than another "insured"; or
      (4) That occurs off the "residence premises".
INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLE LIABILITY COVERAGE ENDORSEMENT

DEFINITIONS
With respect to a "motor vehicle" covered by this endorsement, Definition 5., which defines "Insured", is extended to include any person or organization legally responsible for the covered "motor vehicle" owned by an "insured". Definition 5., however, does not include a person or organization using or having custody or possession of the "motor vehicle" without the permission of the owner.

SECTION II – EXCLUSIONS
Paragraph A.2.d. is replaced by the following:

   d. Designed for recreational use off public roads and:
      (1) Not owned by an "insured"; or
      (2) Owned by an "insured" provided the "occurrence" takes place:
         (a) On an "insured location" as defined in Definition B.6.a., b., d., e. or h.; or
         (b) Off an "insured location" but only if the "motor vehicle":
            (i) Was not built or modified after manufacture to exceed a speed of 15 miles per hour on level ground; or
            (ii) Is not a:
               i. Motorized bicycle;
               ii. Motorized scooter;
               iii. Moped; or
               iv. Motorized golf cart, regardless of its speed capability.

All other provisions of this policy apply.
ADDITIONAL RESIDENCE RENTED TO OTHERS
1, 2, 3 OR 4 FAMILIES

SCHEDULE*

<table>
<thead>
<tr>
<th>Location</th>
<th>Number Of Families</th>
</tr>
</thead>
</table>

Definition 6. which defines an “Insured location” and the exception to Section II Exclusion E.2. "Business" in Paragraph b. are extended to include the location(s) listed below.

All other provisions of this policy apply.

*Entries may be left blank if shown elsewhere in this policy for this coverage.
INCIDENTAL FARMING PERSONAL LIABILITY

SCHEDULE*

Check A. and/or B. below:

☐ A. Farming operations that are conducted on the "residence premises" described in the Declarations

☐ B. Farming operations described below that are conducted away from the "residence premises" at the location specified below:

Description Of Farming Operations:

*Entries may be left blank if shown elsewhere in this policy for this coverage.

SECTION II – LIABILITY COVERAGES

Coverage E – Personal Liability and Coverage F – Medical Payments To Others apply to "bodily injury" or "property damage" arising out of the farming operations which are described in the Schedule above.

SECTION II – EXCLUSIONS

Exclusion E.2. "Business" does not apply to the farming operations which are described in the Schedule.

Exclusion E.4.b., which pertains to a premises rented to an "insured", does not apply to the location which is described in B. in the Schedule.

All other provisions of this policy apply.
WATERCRAFT

SCHEDULE*

<table>
<thead>
<tr>
<th>Description And Length Of Watercraft And Description Of Outboard Engine Or Motor</th>
<th>Horsepower Of Engine Or Motor</th>
<th>Navigation Period Each Year From To</th>
<th>Owner Of Outboard Engine Or Motor If Not You</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. WATERCRAFT WITH ONE OR MORE OUTBOARD ENGINES OR MOTORS OF MORE THAN 25 TOTAL HORSEPOWER; OR OTHER WATERCRAFT WITH INBOARD OR INBOARD-OUTDRIVE ENGINES OR MOTORS</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description And Length Of Vessel</th>
<th>Horsepower Of Engine Or Motor</th>
<th>Navigation Period Each Year From To</th>
</tr>
</thead>
<tbody>
<tr>
<td>B. SAILING VESSEL 26 FEET OR MORE OVERALL LENGTH, WITH OR WITHOUT AUXILIARY POWER</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Entries may be left blank if shown elsewhere in this policy for this coverage.

SECTION II – LIABILITY COVERAGE

Coverage E – Personal Liability and Coverage F – Medical Payments To Others apply to "watercraft liability" involving a watercraft described in the Schedule above.

SECTION II – EXCLUSIONS

With respect to the watercraft described in the Schedule, Exclusion B. "Watercraft Liability" is deleted and replaced by the following:

B. "Watercraft Liability"

1. Coverages E and F do not apply to any "watercraft liability" if, at the time of an "occurrence" the involved watercraft is being:
   a. Operated in, or practicing for, any prearranged or organized race, speed contest or other competition. This exclusion does not apply to a sailing vessel or a predicted log cruise;
   b. Rented to others;
   c. Used to carry persons or cargo for a charge; or
   d. Used for any "business" purpose.

2. Coverages E and F do not apply to "bodily injury" to any "employee" arising out of and in the course of employment by an "insured" if the employee's principal duties are in connection with the maintenance, operation or use of a watercraft described in the Schedule, that is:
   a. A sailing vessel; or
   b. Powered by an inboard or inboard-outdrive engine or motor, including those that power a water jet pump.

All other provisions of this policy apply.
DEFINITIONS
The following definition is added:

"Personal injury" means injury arising out of one or more of the following offenses, but only if the offense was committed during the policy period:

1. False arrest, detention or imprisonment;
2. Malicious prosecution; or
3. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor; or
4. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person’s or organization’s goods, products or services; or
5. Oral or written publication, in any manner, of material that violates a person’s right of privacy.

SECTION II – LIABILITY COVERAGES
A. Coverage E – Personal Liability
The following is added to Coverage E – Personal Liability:

Personal Injury Coverage
If a claim is made or suit is brought against an "insured" for damages resulting from an offense, defined under "personal injury", to which this coverage applies, we will:

1. Pay up to our limit of liability for the damages for which an "insured" is legally liable. Damages include prejudgment interest awarded against an "insured"; and
2. Provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate.

SECTION II – EXCLUSIONS
With respect to the coverage provided by this endorsement, Section II – Exclusions is replaced by the following:

This insurance does not apply to "personal injury":

1. Caused by or at the direction of an "insured" with the knowledge that the act would violate the rights of another and would inflict "personal injury";
2. Arising out of oral or written publication of material, if done by or at the direction of an "insured" with knowledge of its falsity;
3. Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
4. Arising out of a criminal act committed by or at the direction of an "insured";
5. Arising out of liability assumed by an "insured" under any contract or agreement except any indemnity obligation assumed by an "insured" under a written contract directly relating to the ownership, maintenance or use of the premises;
6. Sustained by any person as a result of an offense directly or indirectly related to the employment of this person by an "insured";
7. Arising out of the "business" conducted from an "insured location", whether or not the "business" is owned or operated by an "insured" or employs an "insured". This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

This exclusion does not apply to:

a. The rental or holding for rental of an "insured location";
   (1) On an occasional basis if used only as a residence;
   (2) In part for use only as a residence, unless a single-family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or
In part, as an office, school, studio or private garage; and

b. An "insured" under the age of 21 years involved in a part-time or occasional, self-employed "business" with no employees; or

Arising out of civic or public activities performed for pay by an "insured";

To you or an "insured" under Definition 5.a. or 5.b.

This exclusion also applies to any claim made or suit brought against you or any "insured" to:

a. Repay; or

b. Share damages with;

another person who may be obligated to pay damages because of the "personal injury" to an "insured".

SECTION II – ADDITIONAL COVERAGE

With respect to the coverage provided by this endorsement, Paragraph D. Loss Assessment is replaced by the following:

**D. Loss Assessment**

We will pay up to $1,000 for your share of loss assessment charged against you, as an 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 "personal injury" not excluded under this endorsement.

We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.

Regardless of the number of assessments, the limit of $1,000 is the most we will pay for loss arising out of "personal injury".

SECTION II – CONDITIONS

With respect to the coverage provided by this endorsement, Section II – Condition I. Policy Period does not apply and Conditions A. Limit Of Liability, B. Severability Of Insurance, C. Duties After "Occurrence" and F. Suit Against Us are replaced by the following:

**A. Limit Of Liability**

Our total liability under Personal Injury Coverage for all damages resulting from any one offense will not be more than the Limit Of Liability shown in the Declarations for Coverage E. This limit is the same regardless of the number of "insureds", claims made or suits brought.

**B. Severability Of Insurance**

This insurance applies separately to each "insured". This condition will not increase our limit of liability for any one offense.

**C. Duties After Offense**

In the event of a covered offense, you or another "insured" will perform the following duties that apply. We have no duty to provide coverage under this policy if your failure to comply with the following duties is prejudicial to us. You will help us by seeing that these duties are performed:

1. Give written notice to us or our agent as soon as is practical, which sets forth:
   a. The identity of the policy and "named insured";
   b. Reasonably available information on the time, place and circumstances of the offense; and
   c. Names and addresses of any claimants and witnesses;

2. Cooperate with us in the investigation, settlement or defense of any claim or suit;

3. Promptly forward to us every notice, demand, summons or other process relating to the offense;

4. At our request, help us:
   a. To make settlement;
   b. To enforce any right of contribution or indemnity against any person or organization who may be liable to an "insured";
   c. With the conduct of suits and attend hearings and trials; and
   d. To secure and give evidence and obtain the attendance of witnesses;

5. No "insured" shall, except at such "insured's" own cost, voluntarily make payment, assume obligation or incur expense other than for first aid to others at the time of the "personal injury".

**F. Suit Against Us**

1. No action can be brought against us unless there has been full compliance with all of the terms under this Section II.

2. No one will have the right to join us as a party to any action against an "insured".

3. Also, no action with respect to Coverage E can be brought against us until the obligation of such "insured" has been determined by final judgment or agreement signed by us.
4. If we deny coverage or do not admit liability for damages arising from "personal injury" caused by an "occurrence" because an "insured" or the injured person, someone acting for the injured person or other claimant fails to give us or any of our agents in this state notice as soon as reasonably possible, then the injured person, someone acting for the injured person or other claimant may bring an action against us, in which the sole question is whether the denial of coverage or nonadmission of liability is based on the failure to provide notice as soon as reasonably possible.

However, the injured person, someone acting for the injured person or other claimant may not bring an action if, within 60 days after we deny coverage or do not admit liability for damages because of "personal injury", we or an "insured":

a. Brings an action to declare the rights of the parties under the policy; and

b. Names the injured person, someone acting for the injured person or other claimant as a party to the action.

All other provisions of this policy apply.
WORKERS' COMPENSATION
CERTAIN RESIDENCE EMPLOYEES – NEW YORK

We agree with respect to covered "residence employees":

WHO IS COVERED
A covered "residence employee" under this endorsement is a "residence employee" who is engaged in regular employment of less than 40 hours per week or is engaged in casual employment.

However, as stated in New York Insurance Law Section 3420(j)(1), coverage does not apply to an employee who is not required, under New York Workers’ Compensation Law, to be covered. Attachment of this endorsement does not constitute a voluntary election of coverage under New York Workers' Compensation Law.

UNDER COVERAGE I
To pay when due all benefits required of an "insured" by the New York Workers' Compensation Law; and

UNDER COVERAGE II
To pay on behalf of an "insured" all damages for which the "insured" is legally liable because of "bodily injury" sustained by a covered "residence employee".

The "bodily injury" must be caused by accident or disease and arise out of and in the course of employment by the "insured" while:

a. In the United States of America, its territories or possessions, or Canada, or
b. Temporarily elsewhere if the covered "residence employee" is a citizen or resident of the United States or Canada.

APPLICATION OF COVERAGE
This insurance applies only to "bodily injury" which occurs during the policy period. If the "bodily injury" is a disease, it must be caused or aggravated by the conditions of the covered "residence employee's" employment by the "insured".

The covered "residence employee's" last day of last exposure to the conditions causing or aggravating such "bodily injury" by disease must occur during the policy period.

POLICY PROVISIONS
This insurance is subject to all the provisions of this endorsement and the following provisions of this policy:

a. Under Sections I and II – Conditions:
   C. Cancellation.
   E. Assignment.
   F. Subrogation.

b. Under Section II – Conditions:
   C. Duties After "Occurrence".
   F. Suit Against Us.
   G. Bankruptcy Of An Insured.

c. Our agreement to defend the "insured" as provided under Coverage E – Personal Liability.

d. Under Section II – Additional Coverages:
   A. Claim Expenses.
   e. The definition of "bodily injury", "business", "insured" and "residence employee".

ADDITIONAL PROVISIONS APPLICABLE TO COVERAGE I
The following provisions are applicable to Coverage I:

a. As between the covered "residence employee" and us, notice to or knowledge of the occurrence of the injury on the part of an "insured" will be deemed notice or knowledge on our part.

b. The jurisdiction of an "insured" will, for the purpose of the law imposing liability for compensation, be our jurisdiction.

ADDITIONAL PROVISIONS APPLICABLE TO COVERAGE II
Coverage II does not apply to any suit brought in or judgment rendered by any court outside the United States of America, its territories and possessions, or Canada, or to any action on such judgment.
LIMITS OF LIABILITY COVERAGE II
We may not limit our liability to pay damages for which we become legally liable to pay because of "bodily injury" to an "insured's" covered "residence employees" if the "bodily injury" arises out of and in the course of employment that is subject to and is compensable under the Workers’ Compensation Law of New York.

OTHER INSURANCE
If a loss covered by this insurance is also covered by other insurance, we will not pay more than our share of benefits and costs. The shares of all applicable insurance will be equal until the loss is paid. However, if a loss covered by this insurance is also covered by insurance written to cover business employees of an "insured" who is a sole proprietor, this insurance is primary.

CONFORMITY TO STATUTE
If any term of this insurance is in conflict with the New York Workers’ Compensation Law, such term is amended by this statement to conform to that law.

EXCLUSIONS
This policy does not apply:
a. To liability for "bodily injury" arising out of "business" pursuits of an "insured".
b. Under Coverage II:
   1. To liability assumed by the "insured" under any contract or agreement.
   2. To any obligation under a workers’ compensation, unemployment or disability benefits law or any similar law.
   3. To punitive or exemplary damage because of "bodily injury" to a covered "residence employee" employed in violation of law.
   4. To "bodily injury" to a covered "residence employee" employed in violation of law with the knowledge of an "insured".
   5. To "bodily injury" intentionally caused or aggravated by an "insured".
   6. To damages arising out of the unlawful discharge or coercion of, or unlawful discrimination against, a covered "residence employee".
EXCLUSION OF FARM EMPLOYEES
ILLEGALLY EMPLOYED

SECTION II – EXCLUSION
We do not cover under:
1. Coverage E – Personal Liability; and
2. Coverage F – Medical Payments To Others;
any "bodily injury" to a "farm employee" employed in violation of law with the knowledge of an "insured".
FLOOD/MUDSLIDE EXCLUSION

ADVISORY NOTICE TO POLICYHOLDERS – NEW YORK

No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is any conflict between the policy and this Advisory Notice to Policyholders, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

Your policy does not insure for loss caused directly or indirectly by:

- Flood; or
- Mudslide;

Caused by or resulting from human or animal forces or any act of nature.

Such loss is excluded:

- Regardless of any other cause or event contributing concurrently or in any sequence to the loss; and
- Whether or not the loss event results in widespread damage or affects a substantial area.

However, the exclusion of flood does not apply to direct loss by fire or explosion resulting from flood, and the exclusion of mudslide does not apply to direct loss by fire or explosion that ensues but we will pay only for the ensuing loss.

Insurance for flood damage and damage caused by mudslide may be available through a separate flood insurance policy issued in accordance with the National Flood Insurance Program (NFIP). Flood insurance under the NFIP can provide both structure and contents coverage. Your insurance agent or company representative will be able to provide you with information regarding the availability of such flood insurance.

The NFIP may be contacted by phone at 1-888-379-9531, or visit the website below for more information:

http://www.fema.gov/business/nfip/
U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC")
ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. Please read this Notice carefully.

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – http://www.treas.gov/ofac.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRAMPOLINE LIABILITY EXCLUSION

Under “SECTION II, LIABILITY COVERAGES” there is no coverage for damages caused by or originating from any trampoline owned by, or in the care, custody or control of any insured person, whether or not the injury occurred on the insured premises or any other location.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VICIOUS DOGS AND DOGS WITH PRIOR BITE HISTORY LIABILITY EXCLUSION
For use with all policy forms

The following is an additional exclusion that applies to Section II – Liability Coverages, Coverage E – Personal Liability and Coverage F – Medical Payments to Others:

We do not cover “bodily injury” or “property damage” caused by a “vicious dog” or “dog with prior bite history,” occurring at an “insured premises” or any other location. This exclusion applies regardless of the cause of the loss, whether other causes of the loss acted concurrently or in any sequence with the excluded event to produce the loss, and regardless whether the claim against an “insured” arises out of:

1. the ownership, custody or care of the dog by the “insured”, or by any other person whether or not that person is a resident, or tenant of the “insured”;
2. negligent supervision by an “insured” of any person or animal;
3. premises liability for allowing a dog on any premises; or
4. any liability statutorily imposed on any “insured”.

This exclusion does not apply to coverage for guide dogs, hearing dogs, and other dogs trained to assist the physically challenged.

This exclusion shall apply to this policy or any continuation, renewal, or replacement of this policy by the “insured”, or the reinstatement within 30 days of any lapse thereof.

Definitions

With respects to this exclusion, the following words and phrases are defined as follows:

“Vicious Dog” means a dog with ancestry properly classified as any of the following breeds of dogs:

a. Chow
b. Doberman
c. Pit Bull or Pit Bull mix
d. Presa Canario
e. Rottweiler
f. Wolf Hybrid or Wolf Dog
g. Akita

“Dogs with prior bite history” means any dog that has caused “bodily injury”, whether or not covered by insurance, on one or more occasions prior to the date of the loss for which coverage is sought.
INTERBORO INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUIPMENT BREAKDOWN COVERAGE

The following additional coverage is added to Section I of the Homeowners 2 – Broad Form, Homeowners 3 - Special Form, Homeowners 4 – Contents Broad Form and Homeowners 6 – Unit-Owners Form.

AGREEMENT

We will provide the insurance described in this endorsement in compliance with all applicable provisions (including but not limited to, Conditions, Definitions and Exclusions) of your Homeowners policy. The most we will pay for loss, damage or expense under this endorsement arising from any "one accident" is $50,000. Coverage provided under this endorsement does not increase any limit of liability under Section I.

DEFINITIONS

The following definitions are added:

1. "Accident" means sudden and accidental:
   a. mechanical or electrical breakdown; or
   b. tearing apart, cracking, burning or bulging of a steam or hot water heating system, or an air conditioning system;
      that results in direct physical damage to “covered equipment.”

2. “Covered equipment”
   a. “Covered equipment” means property covered under Coverage A – Dwelling, Coverage B – Other Structures or Coverage C – Personal Property, and:
      (1) that generates, transmits or utilizes energy; or
      (2) which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.
   b. None of the following is “covered equipment”:
      (1) supporting structure, cabinet or compartment;
      (2) insulating material associated with “covered equipment”;
      (3) sewer piping, buried vessels or piping, or piping forming a part of a fire protective sprinkler system;
      (4) water piping other than boiler feedwater piping, boiler condensate return piping or water piping forming a part of a refrigerating or air conditioning system;
      (5) software or electronic data; or
      (6) riding lawn mowers or tractors.

3. “One accident” means: If an initial “accident” causes other “accidents,” all will be considered “one accident.” All “accidents” that are the result of the same event will be considered “one accident.”
PROPERTY COVERAGES

The following coverages are added, subject to the limit provided under the Agreement section of this endorsement, unless otherwise specified:

1. We will pay for direct physical damage to “covered equipment” that is the result of an “accident.”

2. **Spoilage**
   With respect to your refrigerated property, we will pay:
   a. for physical damage due to spoilage that is the result of an “accident”;
   b. any necessary expenses you incur to reduce the amount of loss under this coverage to the extent that they do not exceed the amount of loss that otherwise would have been payable under this coverage.

   We will pay up to $500 under this coverage.

3. **Loss of Use**
   Coverage for Additional Living Expense and Fair Rental Value, as defined under Coverage D – Loss of Use, is extended to the coverage provided by this endorsement.

4. **Expediting Expenses**
   With respect to your “covered equipment” that is damaged as the result of an “accident,” we will pay the reasonable extra cost to:
   a. make temporary repairs; and
   b. expedite permanent repairs or permanent replacement.

EXCLUSIONS

The following exclusions are added:

1. We will not pay under this endorsement for loss, damage or expense caused by or resulting from electrical power surge or brown out. However, with respect to Coverage C, we will pay for loss, damage or expense to tubes, transistors, electronic components or circuitry that are a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus, caused by or resulting from artificially generated electrical current.

2. We do not cover under this endorsement any property that is not “covered equipment” except for refrigerated property to the extent it is covered under **Spoilage**.

3. We will not pay under this endorsement for loss, damage or expense caused by or resulting from any defect, programming error, programming limitation, computer virus, malicious code, loss of data, loss of access, loss of use, loss of functionality or other condition within or involving data or media of any kind. But if an “accident” results, we will pay for the resulting loss, damage or expense.

4. We will not pay under this endorsement for loss, damage or expense caused by or resulting from any of the following:
   a. fire (including fire resulting from an “accident”); or water or other means used to extinguish a fire;
   b. explosion;
c. lightning; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; malicious mischief; theft; breakage of glass; falling objects; weight of snow, ice or sleet; freezing (caused by cold weather); collapse;

d. flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; mudslide or mudflow; or water that backs up or overflows from a sewer, drain or sump, and any other water damage including water damage resulting from an "accident"; or

e. any earth movement, including but not limited to earthquake, subsidence, sinkhole collapse, landslide, earth sinking, tsunami or volcanic action.

5. We will not pay under this endorsement for loss, damage or expense caused by or resulting from wear and tear, deterioration, or rust or other corrosion. However, any ensuing loss to "covered equipment" is covered.

DEDUCTIBLE

We will pay only that part of the loss that exceeds $1,000. No other deductible applies to this coverage.

CONDITIONS

The following conditions are added:

1. Environmental, Safety and Efficiency Improvements
   If "covered equipment" requires replacement due to an "accident," we will pay your additional cost to replace with equipment that is better for the environment, safer or more efficient than the equipment being replaced. However, we will not pay more than 125% of what the cost would have been to replace with like kind and quality. This condition does not increase any of the applicable limits.

2. Loss Settlement
   Losses under this endorsement will be settled as follows:
   a. Our payment for damaged covered property will be the smallest of:
      (1) The limit of liability that applies to this endorsement;
      (2) The cost to repair the damaged property;
      (3) The cost to replace the damaged property on the same premises; or
      (4) The necessary amount actually spent to repair or replace the damaged property.
   b. Except as described in Environmental, Safety and Efficiency Improvements above, you are responsible for the extra cost of replacing damaged property with property of a better kind or quality or of a different size or capacity.
   c. If you do not repair or replace the damaged property within 24 months after the date of the "accident," then we will pay only the smaller of the:
      (1) Cost it would have taken to repair at the time of the "accident"; or
      (2) Actual cash value at the time of the "accident."
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IDENTITY RECOVERY AND FRAUD COVERAGE
ID THEFT CASE MANAGEMENT SERVICE, EXPENSE REIMBURSEMENT AND FRAUD REIMBURSEMENT

Service and coverage under this endorsement applies to any “insured” as defined in this policy.

DEFINITIONS
The following definitions are added with respect to this endorsement only.

1. "Bank Card" means a card, a card number or an account number associated with:
   a. An automated teller card;
   b. A credit card; or
   c. A debit card.

2. "Fraud Event"
   a. "Fraud event" means any of the following, when such event results in direct financial loss to an “insured”:
      (1) An "ID theft";
      (2) The unauthorized use of “bank card” issued to or registered in an “insured’s” name, when the “insured” is legally liable for such use;
      (3) The forgery or alteration of any check or negotiable instrument;
      (4) Acceptance in good faith of counterfeit currency; or
      (5) An intentional and criminal deception of an “insured” to induce the “insured” to part voluntarily with something of value.
   b. "Fraud event" does not mean or include any occurrence:
      (1) In which the “insured” is threatened or coerced to part with something of value;
      (2) Between an “insured” and any of the following:
         (a) The “insured’s” current or former spouse, common law spouse or domestic partner;
         (b) The “insured’s” grandparent, parent, sibling, child or grandchild; or
         (c) Any resident of the “insured’s” household.
      (3) Involving use of a “bank card”:
         (a) By a person who has been authorized by an “insured” to use such “bank card,” unless such authorization was obtained through an intentional and criminal deception of the “insured”;
         (b) If an “insured” has not complied with all terms and conditions under which the “bank card” was issued.
      (4) Arising from any of the following:
         (a) The business or professional service of an “insured.”
         (b) A dispute or a disagreement over the completeness, authenticity or value of a product, a service or a financial instrument.
         (c) A charitable contribution, a donation or a gift by an “insured.”
         (d) An online auction or the use of an online auction site.
         (e) A lottery, gambling or a game of chance.
         (f) An advance fee fraud or other fraud in which an “insured” provides money based on an expectation of receiving at some future time a larger amount of money or something with a greater value than the money provided.

3. "ID Recovery Case Manager" means one or more individuals assigned by us to assist an “insured” with communications we deem necessary for re-establishing the integrity of the personal identity of the “insured.” This includes, with the permission and cooperation of the “insured,” written and telephone communications with law enforcement authorities, governmental agencies, credit agencies and individual
creditors and businesses.

4. “ID Theft” means the fraudulent use of the Social Security number or other method of identifying an “insured.” This includes fraudulently using the personal identity of an “insured” to do any of the following:
   a. Establish credit accounts;
   b. Secure loans;
   c. Enter into contracts; or
   d. Commit crimes.

“ID theft” does not include the fraudulent use of a business name, d/b/a or any other method of identifying a business activity.

5. “ID Theft Costs” means the following when they are reasonable and necessary costs that are incurred as a direct result of an “ID theft.”
   a. Costs for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of an “ID theft.”
   b. Costs for long distance telephone calls, postage and notarizing documents.
   c. Costs for credit reports from established credit bureaus.
   d. Fees and expenses for an attorney approved by us for the following.
      (1) The defense of any civil suit brought against an “insured.”
      (2) The removal of any civil judgment wrongfully entered against an “insured.”
      (3) Legal assistance for an “insured” at an audit or hearing by a governmental agency.
      (4) Legal assistance in challenging the accuracy of the “insured’s” consumer credit report.
      (5) The defense of any criminal charges brought against an “insured” arising from the actions of a third party using the personal identity of the “insured.”
   e. Actual lost wages of the “insured” for time reasonably and necessarily taken away from work and away from the work premises. Time away from work includes partial or whole work days. This may include payment for the following:
      (1) Vacation days.
      (2) Discretionary days.
   f. Costs for supervision of children or elderly or infirm relatives or dependants of the “insured” during time reasonably and necessarily taken away from such supervision. Such care must be provided by a professional care provider who is not a relative of the “insured.”
   g. Any other reasonable costs necessarily incurred by an “insured” as a direct result of the “ID theft.”
      (1) Such costs include:
         (A) Costs by the “insured” to recover control over his or her personal identity.
         (B) Deductibles or service fees from financial institutions.
      (2) Such costs do not include:
         (A) Costs to avoid, prevent or detect “ID theft” or other loss.
         (B) Money lost or stolen.
         (C) Costs that are restricted or excluded elsewhere in this endorsement or policy.

The following Additional Coverages are added under Section I:

IDENTITY RECOVERY COVERAGE

We will provide the Case Management Service and ID Costs coverage indicated below if all of the following requirements are met.

1. There has been an “ID theft” involving the personal identity of an “insured” under this policy; and
2. Such “ID theft” is first discovered by the “insured” during the policy period for which this Identity Recovery and Fraud coverage is applicable; and
3. Such “ID theft” is reported to us within 60 days after it is first discovered by you.

If all three of the requirements listed above have
been met, then we will provide the following to the “insured”:

1. **Case Management Service**
   Services of an “ID recovery case manager” as needed to respond to the “ID theft.”

2. **ID Costs**
   Reimbursement of actual “ID theft costs” incurred as a direct result of the “ID theft.”

This coverage is additional insurance.

**FRAUD COVERAGE**

We will provide the Fraud Loss coverage indicated below if all of the following requirements are met.

1. There has been a “fraud event” involving the assets of an “insured” under this policy; and
2. Such “fraud event” is first discovered by the “insured” during the policy period for which this Identity Recovery and Fraud coverage is applicable; and
3. Such “fraud event” is reported to us within 60 days after it is first discovered by you.

If all three of the requirements listed above have been met, then we will provide the following to the “insured”:

1. **Fraud Loss**
   Payment of the amount fraudulently taken from the “insured.” This is the direct financial loss only.

Fraud Loss does not include any of the following:

a. Other expenses that arise from the “fraud event.” This includes, but is not limited to, “ID theft costs.”

b. Indirect loss, such as bodily injury, lost time or damaged reputation.

c. Any interest, time value or potential investment gain on the amount of financial loss.

d. Any portion of such amount that has been or can reasonably be expected to be reimbursed by a third party, such as a financial institution.

This coverage is additional insurance.

**LIMITS**

Case Management Service is available as needed for any one “ID theft” for up to 12 months in a row from the inception of the service. Expenses incurred to provide Case Management Service do not reduce the amount of limit available for ID Costs or Fraud Loss coverage.

The ID Costs or Fraud Loss coverages are jointly subject to a limit of $25,000 annual aggregate per “insured.” Regardless of the number of claims, this limit is the most “we” will pay for the total of all loss or expense arising out of all “ID thefts” and “fraud events” to any one “insured” which are first discovered by the “insured” during a 12-month period starting with the beginning of the present annual policy period.

An “ID theft” or “fraud event” may be first discovered by the “insured” in one policy period and continue into other policy periods. If so, all loss and expense arising from such “ID theft” or “fraud event” will be subject to the aggregate limit applicable to the policy period when the “ID theft” or “fraud event” was first discovered by the “insured.”

All “ID theft costs” are included within the ID Costs coverage limit.

The following “ID theft costs” are subject to sublimits. These sublimits are part of, and not in addition to, the ID Costs coverage limit.

1. **Lost Wages / Child and Elder Care Expenses**
   Items e. and f. of the definition of “ID theft costs” are jointly subject to a sublimit of $5,000. Coverage is limited to wages lost and costs incurred within 12 months after the first discovery of the “ID theft” by the “insured.”

2. **Miscellaneous Unnamed Expenses**
   Item g. of the definition of “ID theft costs” is subject to a sublimit of $1,000. Coverage is limited to costs incurred within 12 months after the first discovery of the “ID theft” by the “insured.”

**DEDUCTIBLE**

Case Management Service is not subject to a deductible.

ID Costs coverage is subject to a deductible of
$100. Any one “insured” shall be responsible for only one deductible under this Identity Recovery Coverage during any one policy period.

Fraud Loss coverage is subject to a deductible of $100 for each “fraud event.”

EXCLUSIONS

The following additional exclusions apply to this coverage. These exclusions apply to Case Management Service, ID Costs and Fraud Loss.

We do not cover loss or expense arising from any of the following.

1. The theft of a professional or business identity.

2. Any fraudulent, dishonest or criminal act by an “insured.” This includes any such act by a person aiding or abetting an “insured.” This also includes any such act by an authorized representative of an “insured.” In all these cases, it does not matter whether the individual is acting alone or in collusion with others. However, this exclusion shall not apply to the interests of an “insured” who has no knowledge of or involvement in such fraud, dishonesty or criminal act.

3. An “ID theft” or “fraud event” that is not reported in writing to the police.

CONDITIONS

The following additional Conditions apply to this coverage.

A. Assistance and Claims

If you have questions or need help, please call the Identity and Fraud Help Line at 1-888-772-1761.

The Help Line is available to provide you with the following.

1. Information about “ID theft” and “fraud events.”

2. Help to request Case Management Service.

3. Help to make a claim for ID Costs.

4. Help to make a claim for Fraud Loss.

In some cases, we may provide Case Management services at our expense to an “insured” prior to a determination that a covered “ID theft” has occurred. Our provision of such services is not an admission of liability under the policy. We reserve the right to deny further coverage or service if, after investigation, we determine that a covered “ID theft” has not occurred.

As respects ID Costs and Fraud Loss coverages, you must send to us receipts, bills or other records that support your claim. Such records must be sent to us within 60 days after our request.

B. Other Fraud Coverage in This Policy

Some elements of Fraud Coverage may also be covered under the policy to which this endorsement is attached. If so, Fraud Coverage will apply as excess, additional coverage. If loss payment has been made under the policy for the same event, a separate deductible will not apply to Fraud Coverage.

C. Services

The following conditions apply as respects any services provided by us or our designees to you or any “insured” under this endorsement.

1. Our ability to provide helpful services in the event of an “ID theft” or “fraud event” depends on your cooperation, permission and assistance.

2. All services may not be available or applicable to all individuals. For example, “insureds” who are minors or foreign nationals may not have credit records that can be provided or monitored. Service in Canada will be different from service in the United States and Puerto Rico in accordance with local conditions.

3. We do not warrant that our services will end or solve all problems associated with an “ID theft” or “fraud event.” We do not warrant that our services will prevent future “ID thefts” or “fraud events.”

D. Valuation

In some cases, Fraud Loss claims may involve property other than money. Please note the following:

1. We will require proof of the nature and the value of any property lost due to a “fraud event.”

2. Our payment will be based on the fair market value of the lost property at the time the loss is first discovered by the “insured.”

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HOME SYSTEMS PROTECTION

The following additional coverage is added to Section I of the Homeowners 2 – Broad Form, Homeowners 3 - Special Form, Homeowners 4 – Contents Broad Form and Homeowners 6 – Unit-Owners Form.

AGREEMENT

We will provide the insurance described in this endorsement in compliance with all applicable provisions (including but not limited to, Conditions, Definitions and Exclusions) of your Homeowners policy. The most we will pay for loss, damage or expense under this endorsement arising from any “one accident” is $50,000. Coverage provided under this endorsement does not increase any limit of liability under Section I.

DEFINITIONS

The following definitions are added:

1. “Accident” means sudden and accidental:
   a. Mechanical or electrical breakdown; or
   b. Tearing apart, cracking, burning or bulging of a steam or hot water heating system, or an air conditioning system;
      that results in direct physical damage to “covered equipment.”

2. “Covered equipment”
   a. “Covered equipment” means property covered under Coverage A – Dwelling, Coverage B – Other Structures or Coverage C – Personal Property:
      (1) That generates, transmits or utilizes energy; or
      (2) Which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.
      “Covered equipment” may utilize conventional design and technology or new or newly commercialized design and technology.
   b. None of the following is “covered equipment”:
      (1) Supporting structure, cabinet or compartment;
      (2) Insulating material associated with “covered equipment”;
      (3) Water piping other than boiler feedwater piping, boiler condensate return piping or water piping connected to a heating or air conditioning system;
      (4) Wastewater piping or piping forming a part of a fire protective sprinkler or irrigation system;
      (5) Buried or encased piping or buried vessels, however, interior buried or encased piping connected to a heating or air conditioning system is “covered equipment”;
      (6) Software or electronic data; or
      (7) Riding lawn mowers or tractors.
3. “One accident” means: If an initial “accident” causes other “accidents,” all will be considered “one accident.” All “accidents” that are the result of the same event will be considered “one accident.”

**PROPERTY COVERAGE**

The following coverages are added, subject to the limit provided under the Agreement section of this endorsement unless otherwise specified below:

1. **Damage to “Covered Equipment”**
   We will pay for direct physical damage to “covered equipment” that is the result of an “accident” that occurs on the “residence premises.”

2. **Spoilage**
   With respect to your refrigerated property, we will pay:
   a. For physical damage due to spoilage that is the result of an “accident”;
   b. Any necessary expenses you incur to reduce the amount of loss under this coverage to the extent that they do not exceed the amount of loss that otherwise would have been payable under this coverage.
   We will pay up to $500 or the limit shown in your policy for Refrigerated Property Coverage, whichever is greater. However, in no event will we pay more than $5,000 under this Spoilage coverage for any “one accident.”

3. **Loss of Use**
   Coverage for Additional Living Expense and Fair Rental Value, as defined under Coverage D – Loss of Use, is extended to the coverage provided by this endorsement.

4. **Expediting Expenses**
   With respect to your “covered equipment” that is damaged as the result of an “accident,” we will pay the reasonable extra cost to:
   a. Make temporary repairs; and
   b. Expedite permanent repairs or permanent replacement.

**EXCLUSIONS**

The following exclusions are added. We will not pay under this endorsement for:

1. Loss, damage or expense caused by or resulting from electrical power surge or brown out caused by lightning or any other naturally occurring event. We will, however, pay for loss, damage or expense caused by or resulting from artificially generated electrical power surge or brown out, originating on or off the “residence premises.”

2. Any property that is not “covered equipment” except for refrigerated property to the extent it is covered under Spoilage.

3. Loss, damage or expense caused by or resulting from any defect, programming error, programming limitation, computer virus, malicious code, loss of data, loss of access, loss of use,
loss of functionality or other condition within or involving data or media of any kind. But if an “accident” results, we will pay for the resulting loss, damage or expense.

4. Loss, damage or expense caused by or resulting from wear and tear, deterioration, or rust or other corrosion. However, any ensuing loss to “covered equipment” is covered.

5. Loss, damage or expense caused by or resulting from any of the following, whether the excluded cause of loss occurs on or off the “residence premises”:
   a. Fire (including fire resulting from an “accident”); or water or other means used to extinguish a fire;
   b. Explosion;
   c. Lightning; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; breakage of glass; falling objects; weight of snow, ice or sleet; freezing (caused by cold weather); collapse.
   d. Vandalism, malicious mischief or theft;
   e. Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; mudslide or mudflow; or water that backs up or overflows from a sewer, drain or sump, and any other water damage including water damage resulting from an “accident”; or
   f. Any earth movement, including but not limited to earthquake, subsidence, sinkhole collapse, landslide, earth sinking, tsunami or volcanic action.

DEDUCTIBLE

We will pay only that part of the loss that exceeds $1,000. No other deductible applies to this coverage.

CONDITIONS

The following conditions are added:

1. Environmental, Safety and Efficiency Improvements
   If “covered equipment” requires replacement due to an “accident,” we will pay your additional cost to replace with equipment that is better for the environment, safer for people, or more energy or water efficient than the equipment being replaced.
   However, we will not pay to increase the size or capacity of the equipment and we will not pay more than 150% of what the cost would have been to replace with like kind and quality. This condition does not apply to the replacement of component parts or to any property to which actual cash value applies and does not increase any of the applicable limits.

2. Loss Settlement
   Losses under this endorsement will be settled as follows:
   a. Our payment for damaged covered property will be the smallest of:
      (1) The applicable limit of liability;
      (2) The cost to repair the damaged property;
      (3) The cost to replace the damaged property with like kind, quality and capacity on the same “residence premises”; or
      (4) The necessary amount actually spent to repair or replace the damaged property.

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b. Except as described in Environmental, Safety and Efficiency Improvements above, you are responsible for the extra cost of replacing damaged property with property of a better kind or quality or of a different size or capacity.

c. If you do not repair or replace the damaged property within 24 months after the date of the “accident,” then we will pay only the smaller of:
(1) The cost it would have taken to repair or replace at the time of the “accident”; or
(2) The actual cash value at the time of the “accident.”
INTERBORO INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SERVICE LINE COVERAGE

The following additional coverage is added to Section I of the Homeowners 2 – Broad Form and Homeowners 3 - Special Form.

AGREEMENT

We will provide the insurance described in this endorsement in compliance with all applicable provisions (including but not limited to Conditions, Definitions and Exclusions) of your Homeowners policy. The most we will pay for loss, damage or expense under this endorsement arising from any “one service line failure” is $10,000.

DEFINITIONS

The following definitions are added:

1. “Covered service line” means underground piping and wiring, including permanent connections, valves or attached devices, as described and limited below.
   a. A “covered service line” must be one of the following:
      (1) Water piping that connects from the dwelling or other structure to a:
          (a) Public water supply system;
          (b) Private well system;
          (c) Cistern or retention pond; or
          (d) Heating system located outside the dwelling or other structure;
      (2) Steam piping that connects from the dwelling or other structure to a heating system located outside the dwelling or other structure;
      (3) Ground loop piping that connects to a heat pump;
      (4) Sewer piping that connects from the dwelling or other structure to a:
          (a) Public sewer system; or
          (b) Private septic system;
      (5) Drain piping that drains water away from the dwelling or other structure;
      (6) Power line or electrical wiring; or
      (7) Communication or data transmission wiring, including but not limited to telephone, cable, internet and fiber optic wiring.
   b. The “covered service line” must be:
      (1) Located on the “residence premises”; and
      (2) Owned by you or you must be legally liable for its repair or replacement.
   c. “Covered service line” does not include:
      (1) That part of piping or wiring that runs through or under a body of water, including but not limited to a swimming pool, pond or lake;
      (2) That part of piping or wiring that runs through or under the dwelling or other structure;
(3) Piping that is connected to outdoor property, including but not limited to sprinklers, irrigation systems, swimming pools, hot tubs and decorative ponds; or
(4) Piping or wiring that is not connected and ready for use.

2. “Earth movement” means:
   a. Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
   b. Landslide, mudslide or mudflow;
   c. Subsidence or sinkhole collapse;
   d. Tsunami or volcanic action; or
   e. Any other naturally occurring earth movement including earth sinking, rising or shifting.

3. “One service line failure” means: If an initial “service line failure” causes other “service line failures,” all will be considered “one service line failure.” All “service line failures” that are the result of the same event will be considered “one service line failure.”

4. “Service line failure” means a leak, break, tear, rupture, collapse or arcing of a “covered service line.” “Service line failure” does not include blockage or low pressure of a “covered service line.”

COVERAGES

The following coverages are added, subject to the limit provided under the Agreement section of this endorsement:

1. **Damages to “Covered Service Line”**
   We will pay for physical damage to your “covered service line” that is the direct result of a “service line failure.”

2. **Excavation Costs**
   With respect to your “covered service line” that is damaged as the result of a “service line failure,” we will pay the necessary and reasonable excavation costs that are required to repair or replace the damaged “covered service line.”

3. **Expediting Expenses**
   With respect to your “covered service line” that is damaged as the result of a “service line failure,” we will pay the reasonable extra cost to:
   a. Make temporary repairs; and
   b. Expedite permanent repairs or permanent replacement.

4. **Loss of Use**
   Coverage for Additional Living Expense and Fair Rental Value, as described under Coverage D – Loss of Use, is extended to the coverage provided by this endorsement.

5. **Outdoor Property**
   We will pay for your outdoor property, including but not limited to trees, shrubs, plants, lawns, walkways and driveways, that is damaged as a result of a “service line failure” or that is damaged during the excavation of your “covered service line” following a “service line failure.”
EXCLUSIONS

1. If any of the following causes of loss are excluded by your policy, then those exclusions do not apply to this endorsement:
   a. Wear and tear, marring, deterioration or hidden decay;
   b. Rust or other corrosion;
   c. Mechanical breakdown, latent defect or inherent vice;
   d. Weight of equipment, animals or people;
   e. Artificially generated electrical current; or
   f. Freezing.

2. The following exclusions are added:
   a. We will not pay for loss or damage to:
      (1) Septic systems, including leach fields, septic tanks, pumps, motors or piping that runs from the septic tank to the leach fields;
      (2) Water wells, including well pumps or motors;
      (3) Heating and cooling systems, including heat pumps; or
      (4) Irrigation or sprinkler systems.
   b. We will not pay for loss or damage to a “covered service line” that is damaged while it is being installed, dismantled or repaired. However, this exclusion shall not apply if a covered “service line failure” necessitated such installation, dismantling or repair.
   c. We will not pay to clean up or remove pollutants, hazardous waste or sewage.
   d. We will not pay under this endorsement for loss or damage caused by or resulting from any of the following causes of loss:
      (1) Fire; or water or other means used to extinguish a fire;
      (2) Explosion;
      (3) Lightning; windstorm or hail; smoke; aircraft; riot or civil commotion; theft; breakage of glass;
      (4) Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; or water that backs up or overflows from a sewer, drain or sump; or
      (5) “Earth movement,” except for “earth movement” that results from the ground thawing after a freeze.

DEDUCTIBLE

Subject to the limit provided under the Agreement section of this endorsement, we will pay only that part of the loss that exceeds $1,000. No other deductible applies to this coverage.

CONDITIONS

The following conditions are added:

1. Environmental, Safety and Efficiency Improvements
If a "covered service line" requires replacement due to a "service line failure," we will pay your additional cost to replace with materials that are better for the environment, safer for people, or more energy or water efficient than the materials being replaced. However, we will not pay to increase the size or capacity of the materials and we will not pay more than 150% of what the cost would have been to replace with like kind and quality. This condition does not increase the limit that applies to this endorsement.

2. **Loss Settlement**

Losses under this endorsement will be settled as follows:

a. Our payment for damaged covered property will be the smallest of:
   (1) The limit of liability that applies to this endorsement;
   (2) The cost to repair the damaged property;
   (3) The cost to replace the damaged property on the same premises; or
   (4) The necessary amount actually spent to repair or replace the damaged property.

b. Except as described in Environmental, Safety and Efficiency Improvements above, you are responsible for the extra cost of replacing damaged property with property of a better kind or quality or of a different size or capacity.

c. You are responsible for the extra cost to alter or relocate "covered service lines," unless such alteration or relocation is required by law or ordinance.