

ENDORSEMENT TO:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

AMENDMENTS TO SECTION I - PROPERTY COVERAGES

It is agreed that the following amendments are made to Section I - Property Coverages:

1. PERILS INSURED AGAINST

Paragraphs A and A 1. are deleted and replaced by the following:

A. Coverage A - Dwelling, Coverage B - Other Structures and Coverage C - Personal Property

1. We insure against risk of direct physical loss to property described in Coverages **A, B** and **C**.

In view of the foregoing paragraph B. **Coverage C - Personal Property** is deleted.

2. PERILS INSURED AGAINST:

The exclusions shown under Paragraph A. 2 are extended to include the following

1. We do not cover loss or damage caused by:
 - a. computer error or malfunction.
 - b. the sinking, swamping, stranding or collision of a watercraft or its trailer, equipment or outboard motor.
 - c. air dampness or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail.
 - d. breakage of brittle or fragile items, unless caused by burglars, thieves, riot, civil commotion, fire, lightning or explosion, collapse of a building or sudden and accidental tearing apart, cracking, burning or bulging of a plumbing, heating, or air conditioning system or household appliance.
2. We do not cover food spoilage caused by power interruption as a result of brownout or blackout.

3. PROPERTY COVERAGES - Coverage C 2. - Limit For Property At Other Residences

Item 2 b. is deleted and replaced by the following:

- b. in any newly acquired principal residence for 60 days from the time you begin to move the property there.

4. PROPERTY COVERAGES - item C. 3. Special Limits Of Liability

Item C. 3. is deleted and replaced by the following:

The special limit for each category shown below is the total limit for each loss for all property in that category. These special limits do not increase the Coverage C - limit of liability.

- a. \$1,000 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
- b. \$5,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.
This limit includes the cost to research, replace or restore the information from the lost or damaged material.
- c. \$2,000 on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.
- d. \$3,000 on trailers or semitrailers not used with watercraft of all types.
- e. \$2,500 for individual items of jewelry, watches, furs, precious and semiprecious stones, subject to an aggregate limit of \$5,000 for all items involved in any one loss.
- f. \$5,000 for firearms and related equipment.
- g. \$5,000 for 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.
- h. \$10,000 on property, on the "residence premises", used primarily for "business" purposes, other than "business" data.
- i. \$3,000 on property, away from the "residence premises", used primarily for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories J. below.
- j. \$3,000 on electronic apparatus and accessories, while in or upon a "motor vehicle", but only if the apparatus is equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.
Accessories include antennas, tapes, wires, records, discs or other media that can be used with any apparatus described in this Category j.
- k. \$3,000 for Oriental, Indian or Persian rugs or other similar type rugs

5. CONDITIONS - Loss to a pair or set

The pair or set clause shown in your policy is deleted and replaced by the following:

If the damaged or destroyed item forms part of a pair or set we may elect to pay the repair or replacement cost or pay the amount required to make up the difference between its market value immediately before and after the loss, whichever is least. If we have paid the full amount insured for any item, pair or set, we will become the owners and have the right to take possession of the item, pair or set.

6. ADDITIONAL COVERAGES

Item E. Additional Coverages is extended to include the following:

Personal data

We will pay up to \$5,000 for the costs involved in retrieving your personal electronic data from your computers as a result of physical loss or physical damage covered under Section C.

Business data

If your "business" records and electronic data are lost or damaged as a result of direct physical loss or physical damage caused by fire or explosion, we will pay up to \$10,000 for the reasonable and necessary cost of repairing, replacing or restoring such records and data in order for you to continue your "business". If your records and electronic data are not repaired, replaced or restored we shall only be liable to pay the cost of blank media. However this Policy does not insure any amount pertaining to the value of such records or data to you or any other party, even if such records and data cannot be recreated, gathered or assembled.

7. ADDITIONAL COVERAGES - Property Removed

The first paragraph of property removed is deleted and replaced by the following:

We insure covered property against direct loss from any cause while being removed from a premises endangered by a Peril Insured Against and for no more than 90 days while removed.

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

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;
 - (2) Smoking implements; or
 - (3) 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 of your intent to do so within 180 days after the date of loss.

All other provisions of this policy apply.

ENDORSEMENT TO: HO 00 03 10 00

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

MINIMUM EARNED PREMIUM

If you decide to cancel this insurance before three months of cover have elapsed, we shall retain a minimum of 25% of the policy premium.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

PERSONAL INJURY

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;
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;
4. Oral or written publication 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 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. Our duty to settle or defend ends when our limit of liability for the offense has been exhausted by payment of a judgment or settlement.

SECTION II - EXCLUSIONS

With respect to the coverage provided by this endorsement, Section II - Exclusions is deleted and replaced by the following:

This insurance does not apply to:

1. "Personal Injury":
 - a. 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";
 - b. Arising out of oral or written publication of material, if done by or at the direction of an "insured" with knowledge of its falsity;
 - c. Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
 - d. Arising out of a criminal act committed by or at the direction of an "insured";
 - e. 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;
 - f. Sustained by any person as a result of an offense directly or indirectly related to the employment of this person by an "insured";

- g.** 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 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:

- (1)** The rental or holding for rental of an "insured location";
 - (a)** On an occasional basis if used only as a residence;
 - (b)** 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
 - (c)** In part, as an office, school, studio or private garage; and
- (2)** An "insured" under the age of 21 years involved in a part-time or occasional, self employed "business" with no employees;

- h.** Arising out of civic or public activities performed for pay by an "insured";

- i.** To you or an "insured" as defined under Definition 5.a. or b.;

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

- (1)** To repay; or
- (2)** Share damages with; or

Another person who may be obligated to pay damages because of "personal injury" to an "insured"; or

- J.** Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants at any time.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

- 2.** Any loss, cost or expense arising out of any:

- a.** Request, demand or order that an "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants; or
- b.** Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, clean up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

SECTION II - ADDITIONAL COVERAGES

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

D. Loss Assessment

We will pay up to \$2,500 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 \$1000 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** and **C. Duties After "Occurrence"** are deleted and 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".

All other provisions of this policy apply.

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

**SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR
COVERAGE A - DWELLING
(INCLUDES RESTRICTIONS OR ABRIDGMENTS)
Forms HO 00 02 and HO 00 03 Only**

**(Applies only when loss to dwelling building exceeds the
Coverage A Limit of Liability shown in the Declarations)**

**The following coverage is not provided for the peril of earthquake or water
damage, if provided for under this insurance.**

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 dwelling building which increase the replacement cost of the dwelling building by 5% or more;

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

B. If there is a loss to the dwelling building 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 125% of the Coverage A limit of liability; and
2. The Section I Condition 3. Loss Settlement paragraph **b.** is deleted and replaced by paragraphs **b.**, **c.**, and **d.** as follows:
 - b.** The dwelling building under Coverage A at replacement cost without deduction for depreciation. We will pay no more than the smallest of the following amounts for like construction and use on the same premises:
 - (1) The replacement cost of that part of the dwelling building damaged or destroyed;
 - (2) The necessary amount actually spent to repair or replace the damaged or destroyed dwelling building; or
 - (3) The limit of liability under this policy that applies to the dwelling building, plus any additional amount provided by this endorsement.
 - c.** We will pay no more than the actual cash value of the damage until actual repair or replacement is complete.
 - d.** You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss or damage to the dwelling building on an actual cash value basis. You may then make claim within 180 days after loss for any additional liability on a replacement cost basis.

All other provisions of this policy apply.

ENDORSEMENT TO: HO 00 03 10 00

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

DATE CHANGE CLAUSE

We do not cover loss of or damage to, or the cost of replacing, any equipment, integrated circuit, computer chip, computer software or any other computer-related equipment arising directly from its failure to correctly recognize any date as its true calendar date.

ENDORSEMENT TO: HO 00 03 10 00

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

**INCREASED LIMITS FOR FIRE DEPARTMENT, CREDIT CARDS & LOSS ASSESSMENT
CHARGES**

It is understood and agreed that the limits of our liability for **Fire department service charge, credit cards, electronic fund transfer card or access device, forgery and counterfeit money and loss Assessment charges** as owner or tenant of the "residence premises" are amended as follows:

- a. \$1,000 for fire department charges
- b. \$2,500 for credit cards, electronic fund transfer card or access device, forgery and counterfeit money
- c. \$2,500 Loss Assessment

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

Mold, Mildew and Fungus Endorsement

- A. Applicable to Coverage A - Dwelling, Coverage B - Other Structures only

Notwithstanding any provision to the contrary within this policy or any endorsement attached thereto this policy insures physical damage to property insured under Coverage A and Coverage B, and subsequent loss of use as insured hereunder by mold, mildew or fungus but only when such damage is the direct result of physical loss or damage to property insured under Coverage A and Coverage B by one of the following Listed Perils occurring during the period of this policy.

Listed Perils

Fire; Accidental Discharge or Overflow of Water.

This coverage is subject to all limitations contained within this policy and, in addition, to each of the following specific limitations:

1. The said property must be insured by this policy for physical damage by the Listed Peril.
2. The insured must report to insurers the existence of the damage by mold, mildew or fungus as soon as practicable but in no event later than six months from the date that the Listed Peril first damaged the insured property. This policy does not insure any damage by mold, mildew or fungus first reported to insurers after such six month period.
3. Insurance under this policy in respect of mold, mildew or fungus shall not include any sum relating to:
 - (i) faulty workmanship, material, construction or design;
 - (ii) mold, mildew or fungus that is not the direct result of physical loss or damage to property insured under Coverage A and Coverage B, by a Listed Peril during the period of this policy including any governmental or regulatory direction or request of whatsoever nature relating to such mold, mildew or fungus.
4. The maximum amount payable under this policy for insured damage and subsequent loss of use as insured hereunder this policy by mold, mildew or fungus including all related costs and expenses is \$ 25,000 any one loss and in the aggregate.

- B. Except as set forth in the foregoing Section A this policy does not insure any loss, damage, claim, cost or expense or other sum directly or indirectly arising out of or relating to mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless whether there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required,

including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

Furthermore, it is understood that no coverage is provided under Coverage E and Coverage F of this policy directly or indirectly arising out of or relating to mold, mildew or fungus of whatsoever nature.

The foregoing Sections A and B replace and supercede any provision in the policy that may provide insurance, in whole or in part, for these matters.

ENDORSEMENT TO:

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

ADDITIONAL LIABILITY EXCLUSIONS TO HO 00 03 10 00

It is understood and agreed that:

- A. Coverage E - Personal liability and Coverage F - Medical Payments to others do not apply to "bodily injury" or "property damage":
1. Arising out of or caused directly or indirectly by any actual or alleged sexual molestation, corporal punishment, physical or mental abuse, assault or battery or any act or omission in respect of the prevention or suppression of such sexual molestation, corporal punishment, physical or mental abuse, assault or battery.
 2. Arising out of or caused directly or indirectly by the actual or alleged:
 - a) exposure to, inhalation, ingestion or existence of asbestos, or any other material, substance or structure containing asbestos; or
 - b) repair, removal, encapsulation, abatement, replacement or handling of asbestos, or any other material, substance or structure containing asbestos;

whether or not the asbestos is or was at any time airborne, contained in a product or structure, ingested, inhaled, transmitted in any fashion or found in any form whatsoever.
 3. Arising out of or caused directly or indirectly by the actual or alleged exposure to electromagnetic fields, whether naturally occurring or man-made.
 4. Arising out of or caused directly or indirectly by the actual or alleged:
 - a) exposure to or existence of lead or any material or substance containing lead; or
 - b) repair, removal, encapsulation, abatement, replacement or handling of lead or any other material or substance containing lead;

whether or not the lead is or was at any time airborne, contained in a product, ingested, inhaled, transmitted in any fashion or found in any form whatsoever.

This exclusion also applies to any loss, cost, expense or damages, whether direct or consequential, arising out of any:

 - 1) request, demand or order that any insured or others test for, monitor, clean up, remove, abate, contain, treat, or neutralize lead or any other material or substance containing lead or in any way respond to, or assess the effects of lead, or
 - 2) claim or suit relating to testing for, monitoring, cleaning up, removing, abating, containing, treating or neutralizing lead or any other material substance containing lead or in any way responding to, or assessing the effects of lead.

5. Arising out of or caused directly or indirectly by the actual or alleged:
 - a) exposure to, inhalation, ingestion or existence of radon gas; or
 - b) removal, encapsulation, abatement, or handling of radon gas.
6. Arising out of:
 - a. any direct or indirect, actual or alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants whatsoever and wheresoever occurring.
 - b. Any loss, cost or expense arising out of any request, demand or order that any insured or others test for, monitor, clean up, remove, abate, contain, treat, or neutralize pollutants, or in any way respond to, or assess the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

7. Arising from the use or ownership of any swimming pool that does not comply with any Federal, State, local government or other governmental authority law or regulation.

B. Coverage E - Personal liability does not apply to liability:

- 1 Arising from a refusal or failure to employ, promote or fairly compensate any person, or from supervision or failure to supervise, coercion, reassignment, discipline, defamation, harassment, intimidation, creation of a hostile work environment, humiliation or discrimination of any person.
2. Arising from any act, error or omission in respect of the provision of employee benefits of any kind by you.

C. This insurance shall not apply to fines, penalties, punitive damages, exemplary or non compensatory damages, or any damages resulting from the multiplication of compensatory damages.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED

ENDORSEMENT TO:

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

ADDITIONAL LIABILITY EXCLUSIONS TO HO 00 03 10 00

TRAMPOLINE LIMITATION

It is understood and agreed that our limit of liability for Coverage E - Personal liability and Coverage F - Medical Payments to others is limited to \$250,000 in respect of "bodily injury" or "property damage" arising out of the use or ownership of any trampoline.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED

ENDORSEMENT TO:

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

ADDITIONAL LIABILITY EXCLUSIONS TO HO 00 03 10 00

FIREARM LIMITATION

It is understood and agreed that our limit of liability for Coverage E - Personal liability and Coverage F - Medical Payments to others is limited to \$250,000 in respect of "bodily injury" or "property damage" arising out of the use, ownership or maintenance of any firearm.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED