

HOMEOWNER EXTRA

1. Under **SECTION I - COVERAGES, COVERAGE C - PERSONAL PROPERTY, Special Limitations on Certain Property:**

A. item 1. is deleted and replaced by:

1. **Money.** \$500 for coins and currency at face value, bullion, bank notes, medals and scrip. It also includes stored value cards for which there exists no traceable connection to **you** or for which no account is established in **your** name.
If Increased Coverage on Money is shown in the Declarations, then the \$500 limit is increased to the amount shown.

B. item 2. is deleted and replaced by:

2. **Securities.** \$2000 for securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, bills, deeds, evidences of debt, letters of credit, notes other than bank notes, passports, stamps at face value, and tickets.

C. item 3. is deleted and replaced by:

3. **Manuscripts.** \$2000 for manuscripts, including the cost to research, replace or restore the information from the lost or damaged material.

D. item 4. is deleted and replaced by:

4. **Jewelry.** \$5000 for loss by theft of jewelry and watches, but not exceeding \$1500 for any one article; and \$2500 for loss by theft of furs, and loose precious and semi-precious stones, but not exceeding \$1500 for any one article.
These limits include loss by misplacing or losing when Comprehensive Perils is shown in the Declarations.

E. item 6. is deleted and replaced by:

6. **Trailers.** \$2000 for trailers not used with watercraft.

F. item 10. is deleted and replaced by:

10. **Silverware and Goldware.** \$10,000 for loss by theft of silverware and goldware. This limit includes loss by misplacing or losing when Comprehensive Perils is shown in the Declarations.
If Increased Coverage on Silverware and Goldware is shown in the Declarations, then the \$10,000 limit is increased to the amount shown.

G. the following item is added:

- Pets.** \$100 for animals, birds or fish when the loss is caused by fire, lightning, windstorm, hail, smoke, explosion, riot or falling aircraft.

2. Under **SECTION I - COVERAGES, COVERAGE C - PERSONAL PROPERTY, Personal Property Not Covered:**

A. item 2. is deleted and replaced by:

2. **We** do not cover animals, birds or fish except as granted under **Special Limitations on Certain Property.**

B. item 3. the following is added:

We do cover motorized golf carts owned by **you** while on the **residence premises** or on a golf course.

3. Under **SECTION I - ADDITIONAL COVERAGES**, item 8. **Identity Theft and Credit Protection**, the **Credit Card Protection** limit of \$1000 is deleted and replaced with \$2000. If Increased Coverage on Credit is shown in the Declarations, then the \$2000 limit is increased to the amount shown.
4. Under **SECTION I - ADDITIONAL COVERAGES**, the following item is added:

Computer Coverage

We will pay for sudden and accidental physical loss to **your** owned computer, **your** owned peripheral device, **your** owned media and **your** purchased software except as excluded below.

The use of the word "owned" above includes a **computer, peripheral device and media** actually owned by **your** employer but leased or loaned to **you** for **your** use. This coverage is excess over any valid and collectible insurance written in the name of the actual owner of the property.

Deductible. The policy deductible does apply to this coverage. However, if Home Computer coverage is shown in the Declarations, the Home Computer deductible applies to the loss, and coverage provided by this endorsement will be excess and not subject to further deductible.

Losses We Do Not Cover

- A. **We** do not cover loss or damage to the property which results directly or indirectly from:
1. wear and tear;
 2. gradual deterioration;
 3. depreciation;
 4. insects or vermin;
 5. corrosion, rust, **fungus and mold**, dampness, dryness, cold or heat;
 6. mechanical breakdown;
 7. faulty construction;
 8. an original defect in the property; or
 9. error, omission or deficiency in design, specifications, workmanship or materials.
- B. **We** do not cover an error in computer programming or instructions to the **computer**.
- C. **We** do not cover intentional loss, meaning any loss arising out of any intentional or criminal act committed:
1. by **you** or at **your** direction; and
 2. with the intent to cause a loss.
- This exclusion applies regardless of whether **you** are actually charged with or convicted of a crime. This exclusion does not apply to an insured person not participating in the intentional loss.
- D. **We** do not cover dishonest acts by **you**, anyone else with an interest in the property or **your** or their employees or agents, whether or not occurring during the hours of employment. Nor do **we** insure against dishonest acts by anyone entrusted with the property.
- E. **We** do not cover indirect or consequential loss to the property.
- F. **We** do not cover **Neglect, Nuclear Action, Governmental Action**, and **Water Damage** as set forth under **SECTION I - LOSSES WE DO NOT COVER**.

Limit of Liability

Our limit of liability for loss under this coverage will be the lesser of:

- A. the cost of new property of similar make, type, quality, capacity and size;
- B. the reasonable cost of repair with parts of like kind and quality; or
- C. \$2000.

We reserve the right to repair or replace the damaged property or to pay for this loss in money.

5. Under **SECTION I - ADDITIONAL COVERAGES**, the following item is added:

Ordinance or Law

- A. When property covered under Coverages A or B is damaged by a cause of loss **we** cover and if the enforcement is directly caused by the same loss, **we** will pay the increased costs **you** incur due to the enforcement of any ordinance or law in effect at the time of loss which requires or regulates:
1. the construction, repair, demolition or zoning of the physically damaged part of a covered building or private structure;
 2. the demolition and reconstruction of the undamaged part of a covered building or private structure when that building or private structure must be totally demolished; or
 3. changes to or replacement of the portion of the undamaged part of a covered building or private structure necessary to complete the repair or replacement of that part of the covered building or private structure damaged by the covered cause of loss.

Limit of Liability

Our limit of liability for loss covered under Ordinance or Law Coverage will not be more than the 50 percent (%) of the Coverage A limit shown in the Declarations at the time of loss.

This coverage is additional insurance.

- B. Under **SECTION I - LOSSES WE DO NOT COVER**, the **Ordinance or Law** exclusion remains in effect except to the extent coverage is provided under this endorsement.
- C. **You** may use all or part of this ordinance or law coverage to pay for the increased costs **you** incur to remove debris resulting from the construction, repair or demolition.
- D. **We** do not cover:
1. any loss in value to any covered building or private structure due to the requirements of any ordinance or law; or
 2. the costs to comply with any ordinance or law which requires **you** or others to remove, clean up, test, monitor, abate, contain, neutralize or treat any property:
 - a. for loss excluded under **LOSSES WE DO NOT COVER Pollution and Lead Exposure**; or
 - b. for **fungus and mold**.
6. Under **SECTION II - LOSSES WE COVER**, the insurance provided in Coverage F - Personal Liability is extended to include protection for **personal injury**.

Limit of Liability. **Our** total liability under Personal Injury Coverage for all damages resulting from an offense, including a series of related offenses, will not be more than the limit of liability shown in the Declarations for Coverage F - Personal Liability.

Under **SECTION II - LOSSES WE DO NOT COVER**, exclusions **Pollution, Lead Exposure, Failure to Disclose, Abuse, Emotional and Mental Anguish, and Punitive** are modified to state **we** also do not cover **personal injury**. **SECTION II - LOSSES WE DO NOT COVER** exclusions, other than **Pollution, Lead Exposure, Failure to Disclose, Abuse, Emotional and Mental Anguish, and Punitive**, do not apply to **personal injury**.

Under **personal injury**, **we** do not cover:

- A. liability assumed by **you** under any contract or agreement except any indemnity obligation assumed by **you** under a written agreement directly relating to the ownership, maintenance or use of the **insured premises**;
- B. injury caused by a violation of a criminal act or ordinance committed by **you** or with **your** knowledge or consent;

- C. injury sustained by any person as a result of an offense directly or indirectly related to the employment of this person by **you**;
- D. injury arising out of **your business** activities. However, **we** cover **personal injury** arising out of the rental or holding for rental by **you** of any part of a premises for use only as a residence that is an **insured premises** under:
 - a. this policy; or
 - b. another policy for personal liability issued by Metropolitan Property and Casualty Insurance Company or any of its affiliates;
 - unless a portion is rented to more than two roomers or boarders;
- E. civic or public activities performed for pay by **you**;
- F. injury caused by **you** or at **your** direction with the knowledge that the act would violate the rights of another and would inflict **personal injury**;
- G. injury arising out of oral, written or representational publication of material, if done by **you** or at **your** direction with knowledge of its falsity;
- H. injury arising out of oral, written or representational publication of material whose first publication took place before the beginning of the policy period;
- I. **personal injury** to any insured within the meaning of Part 1 of the definition of **you**. This exclusion applies regardless of whether claim is made or suit is brought against **you** by the injured person or by a third party seeking contribution or indemnity;
- J. **personal injury** directly or indirectly caused by or resulting from inhalation, ingestion, existence or exposure to **fungus and mold**;
- K. damages arising out of any costs or expenses or loss incurred as a result of any government directive, law, regulation, request, requirement or mandate to remove, clean up, test, monitor, abate, contain, neutralize or treat **fungus and mold**; or
- L. **personal injury** caused by or resulting from **your** failure to disclose the existence, known or unknown, on an **insured premises of fungus and mold**.

Exclusions J., K. and L. apply regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to the injury or damage.

- 7. Under **SECTION II - ADDITIONAL COVERAGES**, the insurance provided in item 4. **Loss Assessment** is extended to include protection for **personal injury**. This only applies when the assessment is made as a result of **personal injury** not excluded in item 6. above.

All other provisions of the policy apply except as modified by this endorsement.