

HOMEOWNERS AMENDATORY ENDORSEMENT COVERAGE EXTENSION

(For use with Homeowners 3 - Special Form)

For an additional premium, the following changes are made to your policy.

Under SECTION I - PROPERTY COVERAGES, C. Coverage C - Personal Property

Item 3. **Special Limits Of Liability**, is deleted and replaced by the following:

3. Special Limits Of Liability

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. \$200 on money and bank notes. \$2,500 on bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
- b. \$2,500 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. \$1,500 on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.
- d. \$1,500 on trailers or semitrailers not used with watercraft of all types.
- e. \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones.
- f. \$2,500 for loss by theft of firearms and related equipment.
- g. \$2,500 on property, on the "residence premises", used primarily for "business" purposes.
- h. \$500 on property, away from the "residence premises", used primarily for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories i. and j. below.
- i. \$1,500 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 i.

- j. \$1,500 on electronic apparatus and accessories used primarily for "business" while away from the "residence premises" and not in or upon a "motor vehicle". The apparatus must be 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.

Under SECTION I - PROPERTY COVERAGES, E. Additional Coverages

Item 4. **Fire Department Service Charge**, is deleted and replaced by the following:

4. Fire Department Service Charge

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

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

Item **6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money**, is deleted and replaced by the following:

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

a. We will pay up to \$2,500 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.

b. We do not cover:

(1) Use of a credit card, electronic fund transfer card or access device:

a. By a resident of your household;

b. By a person who has been entrusted with either type of card or access device; or

c. If an "insured" has not complied with all terms and conditions under which the cards are issued or the devices accessed; or

(2) Loss arising out of "business" use or dishonesty of an "insured".

c. If the coverage in a. above applies, the following defense provisions also apply:

(1) We may investigate and settle any claim or suit that we decide is appropriate. Our duty to defend a claim or suit ends when the amount we pay for the loss equals our limit of liability.

(2) If a suit is brought against an "insured" for liability under **a.(1)** or **(2)** above, we will provide a defense at our expense by counsel of our choice.

(3) We have the option to defend at our expense an "insured" or an "insured's" bank against any suit for the enforcement of payment under **a.(3)** above.

The following **Additional Coverages** are added:

13. Consequential Loss

We will pay for property contained in a building on the "residence premises" against loss due to change in temperature as a direct result of physical damage to any power, heating or cooling equipment (including

connections and supply pipes) contained in or not contained in or on the dwelling, caused by a Peril Insured Against. This coverage is additional insurance. No deductible applies to this coverage.

14. **Lock Replacement Coverage**

We will pay up to \$500 for locks or cylinders which are replaced as a direct result of stolen keys. We and the police must be promptly notified of the theft. The locks must be replaced within 72 hours after the keys are stolen. Keys are those to buildings and structures at the "residence premises". We do not cover locks used with any vehicle, watercraft, or aircraft. Keys given to a custodian are not considered stolen. We will pay the amount spent to repair or replace the locks or cylinders with ones of like kind and quality.

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

15. **Reward Reimbursement Coverage**

In the event of a covered loss by theft or arson amounting to at least \$1,000 under Section I of this policy (other than this coverage), we are prepared to offer a reward under the following conditions:

- a. The law enforcement agency with your approval must request us to offer a reward.
- b. The reward will be given subject to the arrest and subsequent conviction of the criminal or if information leads to the recovery of stolen property.

The law enforcement agency must accept responsibility for administering the reward subject to conditions under this offer. This agency will determine who will be paid under this coverage. Our offer may be revoked 6 months after the offer of reward is first made.

Our limit of liability for this coverage is \$1,000. This is the maximum we will pay for all claims for rewards arising out of any one event regardless of the number of "insureds" or claimants. The deductible clause does not apply to this coverage.

Under **SECTION II - LIABILITY COVERAGES**

The definition of "bodily injury" is amended to include personal injury.

"Personal injury" means injury arising out of one or more of the following offenses.

1. False arrest, malicious prosecution, or willful detention or imprisonment.
2. Libel, slander or defamation of character.
3. Invasion of privacy or wrongful entry.

Personal injury coverage does not apply to:

1. liability assumed by an "insured" under any contract or agreement.
2. injury caused by the willful violation of a penal statute or ordinance committed by or with the knowledge or consent of an "insured"
3. injury caused by an "insured" and sustained by any person who is an employee of the "insured" at the time of the offense causing the injury.
4. civic or public activities performed by an "insured" for which the "insured" receives remuneration.
5. injury arising out of any advertising, broadcasting, or television activities by or for an "insured".