

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Maison Home Plus Package

FOR USE WITH FORM HO 00 03

This is intended to be an outline of the package listed above. Please read your entire policy for details on the coverage provided.

For an additional premium, your policy is changed as follows:

COVERAGE A - INCREASED REPLACEMENT COST COVERAGE

This endorsement is added with a limit of 50% of Coverage A. Please see form **MIC HO TX 1016** for coverage conditions.

COVERAGE C - PERSONAL PROPERTY

70% of Coverage A

As shown on your Declarations Page, the limit of liability for Coverage **C** is 70% of the Coverage **A** amount.

Personal Property Replacement Cost Coverage Loss Settlement – Texas

This endorsement is added to your policy. Please see form **HO 23 04** for coverage conditions.

SPECIAL LIMITS

In Form **HO 00 03**; Under **SECTION I – PROPERTY COVERAGES**, Subsection C. **COVERAGE C – PROPERTY COVERAGES, Item 3.**, the following items are replaced:

- a. **\$300** 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. **\$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.
- e. **\$5,000** for loss by theft of jewelry, watches, furs, precious and semiprecious stones. However, our limit of liability for any one item will be \$2,500
- f. **\$3,500** for loss by theft of firearms and related equipment
- g. **\$4,000** for loss by theft 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.
- h. **\$3,000** on property, on the “residence premises”, used primarily for “business” purposes
- i. **\$7,500** on property, away from the “residence premises”, used primarily for “business” purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories j. and k. below.

INCREASED LIMIT - CREDIT CARD, FUND TRANSFER CARD, FORGERY AND COUNTERFEIT MONEY

In Form **HO 00 03**; Under **SECTION I – PROPERTY COVERAGES, E, ADDITIONAL COVERAGES**, item 6. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money, our limit of liability for any one loss is in- creased to \$1,000.

LOCK REPLACEMENT COVERAGE

In Form **HO 00 03**; Under **SECTION I – PROPERTY COVERAGES, E. ADDITIONAL COVERAGES**, the following Additional Coverage is added to the policy:

Lock Replacement Coverage is provided for loss caused by theft of:

- A. Keys to dwelling doors and window locks; and/or
- B. Automatic garage door transmitters.

We will pay the cost of replacing your locks and/or the cost of reprogramming the frequency on additional transmitters and/or the unit control box. No deductible applies to this coverage. Coverage is limited to an annual payment of \$250. Coverage will apply only if you notify us within seventy-two (72) hours of discovering the loss.

This coverage does not increase the limit of liability that applies to the damaged covered property.

FIRE DEPARTMENT SERVICE CHARGE

In Form **HO 00 03**, Under **SECTION I – PROPERTY COVERAGES, E. ADDITIONAL COVERAGES**, Item **4. Fire Department Service Charge of \$500** is increased to **\$1,000**.

LOSS ASSESSMENT

The limit for this coverage is increased to **\$5,000**. Please see form **MIC HO TX 1020** for coverage conditions.

ORDINANCE OR LAW COVERAGE

The limit for this coverage is increased to 25% of Coverage **A**. Please see form **HO 04 77** for coverage conditions.

WATER BACK-UP AND SUMP OVERFLOW

This endorsement is added with a limit of **\$10,000**. Please see form **MIC HO TX 1008** for coverage conditions.

SPECIAL PERSONAL PROPERTY COVERAGE

This endorsement is added to your policy. Please see form **MIC HO TX 1017** for coverage conditions.

PERSONAL INJURY

This endorsement is added with a limit of **\$10,000**. Please see form **MIC HO TX 1006** for coverage conditions.

This form is intended to be an outline of the package listed above. Please read your entire policy for details on the coverage provided. All other provisions of your policy apply.