

United Property & Casualty Insurance Company

PREMIER ENDORSEMENT

For an additional premium, the provisions of your policy are changed:

SECTION I

An Inflation Guard of 4% annual increase is included.

Coverage C – Personal Property Replacement Cost Protection

Section I – Conditions, item C. is amended as follows:

- a. The term “Actual Cash Value” is replaced by “Replacement Cost”.
 - b. Provisions applicable to Replacement Cost Coverage:
 1. **Definition:** “Replacement Cost” means the cost, at the time of loss, of a new article identical to the one damaged, destroyed or stolen; when the identical article is no longer manufactured or is not available, replacement cost means the cost of a new article. The new article is similar to the one damaged, destroyed or stolen and is of comparable quality and usefulness.
 2. **Clarification of certain property:** The following property is NOT included in this coverage regardless if attached to the building or not:
 - a. Outdoor radio and television antennas
 - b. Carpeting
 - c. Awnings
 - d. Domestic appliances and outdoor equipment.
 3. **Your option:** You can disregard the replacement cost provision in making a claim, but that shall not change your right to make further claims within 180 days after loss for any additional liability caused by this Endorsement.
 4. **Property excluded:**
 - a. Antiques, fine arts, paintings, statuary, and similar articles that cannot be replaced with new articles.
 - b. Articles whose age or history contribute to their value, such as memorabilia, souvenirs, and collector’s items.
 5. **Other restrictions or limitations to coverage:**
 - a. Coverage applies only to property that has been maintained in good working order; and has to have been used or stored for use by you.
 - b. Coverage applies only after the damaged or destroyed property has actually been repaired or replaced.
 - c. Our liability for loss shall not exceed the least of the following:
 - (1) the limit of liability of this policy applicable to the damaged or destroyed property;
 - (2) the replacement cost of the property or any part thereof;
 - (3) the amount actually spent by you in repairing or replacing the property or any part thereof.
- Note:** Regarding property which is excluded due to the “Replacement Cost” provision, but which would be otherwise covered by this policy, refer to the “Actual Cash Value” provisions for loss recovery.

Coverage C – Personal Property – Special Limits of Liability

The following items are amended:

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- Item 3.e. – jewelry, watches, furs, are increased to \$3,000 (subject to a \$1,500 maximum per article).
Item 3.f. - firearms are increased to \$3,000
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Coverage D – Loss of Use

Additional Living Expense – the following paragraph is added:

If your dwelling is made untenable by civil authority or power interruption, we cover any additional living expense for up to one week while use is prohibited.

Additional Coverages

Item 4 – Fire Department Service Charge – the limit has been increased to \$750.

Item 6 – Credit Card, Fund Transfer Card, Forgery, and Counterfeit Money – the limit of liability is increased to \$1,000.

Item 7 – Loss Assessment – the limit of liability is increased to \$2,500.

Lock Replacement – We will pay for the reasonable expense to replace the locks on all entrances for which your keys are lost or stolen up to a limit of \$250 per occurrence (no deductible applies).

\$500 Reward – for an insured who provides information leading to a theft conviction stemming from a covered loss.

SECTION II

Coverage E – Personal Liability

Additional Coverages

The definition of bodily injury is amended to include **Personal Injury**. This means injury caused by one or more of the following offenses:

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

Personal injury insurance does not apply to:

1. Liability assumed by you under any contract or agreement except any indemnity obligation assumed by you under a written contract directly relating to the ownership, maintenance or use of the premises;
2. Injury caused by a violation of a penal law or ordinance committed by or with the knowledge or consent of any insured;
3. Injury sustained by any person as a result of an offense directly or indirectly related to the employment of this person by an insured;
4. Injury arising out of the business pursuits of any insured; or
5. Civic or public activities performed for pay by any insured.

All other provisions of this policy apply.

Additional Coverages

4. **Damage to property of others** – the limit of liability is increased to \$1,000 each occurrence.

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All other provisions of this policy apply.