



PERSONAL HOMEOWNERS INSURANCE ENDORSEMENT BOOK

Please see the DECLARATIONS page to determine the specific optional coverage applicable to this policy.

The following endorsements are applicable to this policy if they are listed by endorsement number on the most current Declarations page issued for this policy.

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H032ST0 0188

**UNIT-OWNERS COVERAGE A - SPECIAL COVERAGE
(APPLICABLE TO HOMEOWNERS - UNIT-OWNERS POLICIES ONLY)**

For an additional premium, the Perils Insured Against applying to **Coverage A** are amended as follows:

PERILS INSURED AGAINST

We insure against risks of direct physical loss to property described in **Coverage A**, only if that loss is a physical loss to property; however, **we** do not insure for loss:

1. involving collapse, other than as provided in **Additional Coverage Collapse**,
2. caused by:
 - a. freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system; or of a household appliance; or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion applies only while the unit is vacant, unoccupied or being constructed unless **you** have used reasonable care to:
 - (1) maintain heat in the building; or
 - (2) shut off the water supply and drain the system and appliances of water;
 - b. freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a: (1) fence, pavement, patio, swimming pool, foundation, retaining wall, bulkhead, pier, wharf, or dock;
 - c. theft in or to a unit under construction, or of materials and supplies for use in the construction, until the unit is finished and occupied;
 - d. vandalism and malicious mischief or breakage of glass and safety glazing materials if the unit has been vacant for more than 30 consecutive days immediately before the loss. A unit being constructed is not considered vacant;
 - e. constant or repeated seepage or leakage of water or steam over a period of weeks, months or years from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance;
 - f.
 - (1) wear and tear, marring, deterioration;
 - (2) inherent vice, latent defect, mechanical breakdown;
 - (3) smog, rust, mold, wet or dry rot;
 - (4) smoke from agricultural smudging or industrial operations;
 - (5) release, discharge or dispersal of contaminants or pollutants;
 - (6) settling, cracking, shrinking, bulging, or expansion of pavements, patios, foundations, walls, floors, roofs or ceilings; or
 - (7) birds, vermin, rodents, insects or domestic animals.

If any of these causes water damage not otherwise excluded, from a plumbing, heating, air

conditioning or automatic fire protective sprinkler system or household appliance, **we** cover loss caused by the water including the cost of tearing out and replacing any part of a building necessary to repair the system or appliance. **We** do not cover loss to the system or appliance from which this water escaped.

3. excluded under **SECTION I - EXCLUSIONS**.

Under items 1. and 2. above, any ensuing loss to property described in Coverages A and B not excluded or excepted in this policy is covered.

The following EXCLUSIONS are added to SECTION I - EXCLUSIONS:

We do not insure for loss to property described in Coverage A caused by any of the following. However, any ensuing loss to property described in **Coverage A** not excluded or excepted in this policy is covered.

9. **Weather conditions.** However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in **SECTION I - EXCLUSIONS**, other than **EXCLUSIONS b. and c.** below, to produce the loss;
10. Acts or decisions, including the failure to act or decide, of any person, group organization or governmental body;
11. Faulty, inadequate or defective:
 - a. planning, zoning, development, surveying, siting;
 - b. design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - c. materials used in repair, construction, renovation or remodeling; or
 - d. maintenance of part or all of any property whether on or off the **residence premises**.

All other provisions of this policy apply.

H033ST0 0188

UNIT-OWNERS RENTAL TO OTHERS

(APPLICABLE TO HOMEOWNERS UNIT-OWNERS POLICIES ONLY)

For an additional premium, this coverage applies while the **residence premises** is regularly rented or held for rental to others.

SECTION I - PROPERTY COVERAGES

Under **Coverage C - Personal Property, Property Not Covered**, item 6 is deleted and the following substituted:

6. property contained in an apartment, other than the **residence premises**, regularly rented or held for rental to others by an **insured**;

SECTION I - PERILS INSURED AGAINST

In peril **9. Theft**, Exclusion C, "from that part of a **residence premises** rented by an **insured** to other than an **insured**", is deleted.

The following is added as paragraph 3 to the Peril **9. Theft**: **We** do not cover loss caused by theft from the **residence premises** of:

- a. money, bank notes, bullion, gold, goldware, silver, silverware, pewterware, platinum, coins, and

medals;

- b. securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps; or
- c. jewelry, watches, furs, precious and semi-precious stones.

SECTION II - EXCLUSIONS

Exclusion 1.b.(2) of Coverage E - Personal Liability and Coverage F - Medical Payments to Others is deleted and the following is substituted:

- (2) the rental or holding for rental of any part of any premises by an **insured**. This exclusion does not apply to the rental or holding for rental of the **residence premises**.

All other provisions of this policy apply.

H035ST00188

LOSS ASSESSMENT COVERAGE

Increased Limit - Residence premises

For an additional premium, the limit of liability for **SECTION I - ADDITIONAL COVERAGE 7.** and **SECTION II - ADDITIONAL COVERAGE 4.** Loss Assessments is increased to that shown in the Declarations.

Special limit: we will not pay more than \$1,000 of **your** assessment that results from a deductible in the policy of insurance purchased by a corporation or association of property owners.

SECTION II - Coverage E - Personal Liability Exclusion 2.a.(1) does not apply to this coverage.

All other provisions of this policy apply.

H037ST0 0188

LOSS ASSESSMENT COVERAGE FOR EARTHQUAKE AND VOLCANIC ERUPTION -10%

For an additional premium, **we** agree to pay **your** share of any loss assessment charged during the policy period against **you** by a corporation or association of property owners, up to the Limit of Liability as shown in the Declarations, when the assessment is made as a result of direct physical loss to the property, owned by all members collectively, caused by Earthquake or Volcanic Eruption.

- 1. One or more earthquake shocks that occur within a seventy-two hour period shall constitute a single earthquake. One or more Volcanic Eruptions that occur within a seventy-two hour period shall constitute a single Volcanic Eruption.
- 2. The following deductible applies to **your** share of each assessment made for each loss caused by Earthquake or Volcanic Eruption. No other deductible applies to this coverage.

We will pay that part of **your** assessment which exceeds 10% of the Limit of Liability shown in the Declarations. This deductible amount shall not be less than \$250 in any one assessment.

SPECIAL EXCLUSIONS

- 1. **We** do not cover loss resulting directly or indirectly from flood of any nature or tidal wave, whether caused

by, resulting from, contributed to, or aggravated by Earthquake or Volcanic Eruption.

2. **We** do not cover loss to exterior masonry veneer. The value of exterior masonry veneer shall be deducted before applying the deductible clause. For the purpose of this exclusion, stucco shall not be considered masonry veneer.
3. **We** do not cover loss resulting directly or indirectly from any other form of earth movement.
4. **We** do not cover land or any cost required to repair, remove, replace, rebuild, stabilize, restrain or otherwise restore the land.
5. **We** do not cover loss assessments charged against **you** or a corporation or association of property owners by any governmental body.

H040ST0 0188

STRUCTURES RENTED TO OTHERS RESIDENCE PREMISES

For an additional premium, **we** will cover those structures on the **residence premises** rented or held for rental to any person not a tenant of the dwelling for use as a private residence.

SECTION I - PROPERTY COVERAGES

We insure for direct physical loss to these structures caused by the Perils Insured Against for the limit of liability listed in the Declarations for each structure.

SECTION II - EXCLUSIONS

Under **Coverage E - Personal Liability** and **Coverage F - Medical Payment to Other**, the structures referred to above and listed in the Declarations are included in the definition of **insured location**.

With respect to the structures listed in the Declarations, Exclusion **1.b.(2)** under **SECTIONS II - EXCLUSIONS - Coverage E - Personal Liability** and **Coverage F - Medical Payments to Others** does not apply.

All other provisions of this policy apply.

H041ST0 0188

ADDITIONAL INSURED - RESIDENCE PREMISES

The definition of **insured** in this policy includes the person or organization named in the Declarations as an additional **insured** with respect to:

SECTION I - PROPERTY COVERAGES

Coverage A - Dwelling and **Coverage B - Other Structures**; and

SECTION II - LIABILITY COVERAGES

Coverage E - Personal Liability and **Coverage F - Medical Payments to Others** but only with respect to the **residence premises**.

This coverage does not apply to **bodily injury** to any employee arising out of or in the course of the employee's employment by the person or organization.

If this policy is cancelled or not renewed by us, the party named in the Declarations as an additional **insured** will be notified in writing.

All other provisions of this policy apply.

H042ST0 0188

PERMITTED INCIDENTAL BUSINESS OCCUPANCY RESIDENCE PREMISES

For an additional premium, **we** will cover the **business** specifically shown in the Declarations that is conducted by an **insured** on the **residence premises**, subject to the following:

SECTION I - PROPERTY COVERAGES

Coverages C - Personal Property - item 9. under Special Limits of Liability is deleted and the following substituted:

9. \$2,500 on property, on the **residence premises**, used at any time or in any manner for any **business** purpose, other than furnishings, supplies and equipment of the **business** described.

The **Coverage C** limit of liability applies to property of the **business** described in the Declarations.

SECTION II - EXCLUSIONS

Exclusion 1.b.(1) of Coverage E- Personal Liability and Coverage F - Medical Payments to Others is deleted and the following substituted;

- (1) or in connection with a **business** engaged in by an **insured**. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or a duty rendered, promised, owed or implied to be provided because of the nature of the **business**. However, this exclusion does not apply to the necessary or incidental use of the premises to conduct the **business** described in the Declarations.

This insurance does not apply to **bodily injury** to:

- (I) any employee of an **insured** arising out of the **business** use described in the Declarations other than to a **residence employee** while engaged the employee's employment by an **insured**; or
- (II) any pupil arising out of corporal punishment administered by or at the direction of the **insured**.

All other provisions of this policy apply.

HO43ST0 0188

PERMITTED INCIDENTAL BUSINESS OCCUPANCY OTHER RESIDENCE

For an additional premium, **we** will cover the **business** described in the Declarations and conducted by an **insured** on premises situated at the location specified in the Declarations, subject to the following:

SECTION II - LIABILITY COVERAGES

Exclusion 1.b.(1) of Coverage E - Personal Liability and Coverage F - Medical Payments to Others is deleted and the following substituted:

- (1) or in connection with a **business** engaged in by an **insured**. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstances, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the **business**. However, this exclusion does not apply to the necessary or incidental use of the premises to conduct the **business** described in the Declarations.

This insurance does not apply to **bodily injury** to:

- (I) any employee of an **insured** arising out of the **business** use described in the Declarations other than to a **residence employee** while engaged in the employee's employment by an **insured**; or
- (II) any pupil arising out of corporal punishment administered by or **at** the direction of the **insured**.

All other provisions of this policy apply.

H048ST0 0188

OTHER STRUCTURES

INCREASED LIMIT (APPLICABLE TO HOMEOWNERS - SPECIAL FORM ONLY)

For an additional premium, **we** will cover the structure described in the Declarations, located on the **residence premises**, for the additional limit of liability shown for that structure.

The limit of liability is in addition to the amount which is applicable to the described structure under **Coverage B - Other Structures**.

Each additional limit of liability shown in the Declarations applies only to the described structure.

All other provisions of this policy apply.

H050ST0 0188

INCREASED LIMIT ON PERSONAL PROPERTY IN OTHER RESIDENCES

For an additional premium, the **Coverage C - Personal Property** limit of liability that applies to personal property usually situated at an insured's residence, other than **residence premises**, is increased by the additional limit of liability shown in the Declarations.

The limit of liability shown is applicable to only the location specified in the Declarations.

All other provisions of this policy apply.

H051ST0 0188

BUILDING ADDITIONS AND ALTERATIONS BUILDING ADDITIONS AND ALTERATIONS

INCREASED LIMIT (APPLICABLE TO HOMEOWNERS - CONTENTS POLICIES ONLY)

For an additional premium, the limit of liability for **SECTION I - PROPERTY COVERAGE, Additional Coverage 9. Building Additions and Alterations**, is increased to be the amount shown in the Declarations.

This limit of liability shown is applicable to only the location specified in the Declarations.

All other provisions of this policy apply.

H052ST0 0188

CONTINUOUS RENEWAL PLAN

The following is added to **SECTION I** and **II - CONDITIONS, 1. Policy Period:**

The term of this policy is from 12:01 A.M. Standard Time at the **residence premises** for 12 months from dates stated in the Declarations and for successive policy periods, subject to these conditions:

- a. If **we** elect to continue this insurance, **we** will renew this policy if **you** pay the required renewal premium for each successive policy period, subject to **our** premiums, rules and forms then in effect. **You** must pay **us** prior to the end of the current policy period, or else this policy will expire.
- b. If a **mortgagee** is named in this policy; **we** will continue this insurance for the mortgagee's interest for ten (10) days after written notice of termination is sent to the **mortgagee**, and then this policy will expire.

All other provisions of this policy apply.

H053ST0 0188

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

For an additional premium, the limit of liability for **SECTION I - PROPERTY COVERAGE, Additional Coverages 6. Credit Card Fund Transfer Card, Forgery and Counterfeit Money** is increased to the amount shown in the Declarations.

All other provisions of this policy apply.

H056ST0 0188

EARTHQUAKE AND VOLCANIC ERUPTION

For an additional premium, **we** will insure for direct physical loss to **property** covered under **SECTION I** caused by Earthquake or Volcanic Eruption.

1. One or more earthquake shocks that occur within a seventy-two hour period shall constitute a single earthquake.
2. The following deductible provision replaces any other deductible provision in this policy with respect to loss caused by Earthquake or Volcanic Eruption:

We will pay only that part of the loss which exceeds 10% of the amount of insurance that applies to the destroyed or damaged property. This deductible will apply separately to loss under the various **SECTION I PROPERTY COVERAGES**. If the limit of liability on certain property is increased by endorsement, and that property is destroyed or damaged, the total limit of liability will be used in calculating and applying the deductible. However, the total deductible amount will not be less than **\$250**.

3. One or more Volcanic Eruptions that occur within a seventy-two hour period shall constitute a single Volcanic Eruption.

4. The policy deductible applies to each loss caused by Volcanic Eruption.

SPECIAL EXCLUSIONS

1. **We** do not cover loss resulting directly or indirectly from flood of any nature or tidal wave, whether caused by, resulting from, contributed to or aggravated by Earthquake or Volcanic Eruptions.
2. **We** do not cover loss to exterior masonry veneer. The value of exterior masonry veneer shall be deducted before applying the deductible clause. For the purpose of this exclusion, stucco shall not be considered masonry veneer.

This coverage does not increase the limit of liability stated in this policy and does not include the cost of filling land.

The **SECTION I - Earth Movement** exclusion does not apply to loss caused by Earthquake or Volcanic Eruption.

All other provisions of this policy apply.

H061ST0 0188

SCHEDULED PERSONAL PROPERTY COVERAGE

For an additional premium, **we** cover the classes of personal property indicated in the Declarations by an amount of insurance. This coverage is subject to the **DEFINITIONS, SECTION I - CONDITIONS, SECTION I AND II - CONDITIONS** and all provisions of this endorsement. The **SECTION I** deductible as shown on the Declarations does not apply to this coverage.

NEWLY ACQUIRED PROPERTY - JEWELRY, FURS, CAMERA AND MUSICAL INSTRUMENTS ONLY

We cover newly acquired property of a class of property already insured. The lesser of the following limits applies;

1. 25% of the amount of insurance for that class of property; or
2. \$10,000.

When **you** acquire new property **you** must:

1. report these objects to **us** within 30 days; and
2. pay the additional premium from the date acquired.

NEWLY ACQUIRED FINE ARTS

When Fine Arts are scheduled, **we** cover objects of art acquired during the policy period for their actual cash value. However, **we** will pay no more than 25% of the amount of insurance for Fine Arts scheduled. For coverage to apply to newly acquired fine arts, **you** must:

1. report these objects to **us** within 90 days; and
2. pay the additional premium from the date acquired.

PERILS INSURED AGAINST

We insure against risks of direct loss to property described in the Declarations only if that loss is a physical loss to property; however, **we** do not insure loss caused by any of the following:

1. wear and tear, gradual deterioration or inherent vice;
2. insect or vermin;
3. war, including the following and any consequences of any of the following:
 - a. undeclared war, civil war, insurrection, rebellion or revolution;
 - b. warlike act by a military force or military personnel; or
 - c. destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

4. Nuclear Hazard, to the extent set forth in the **Nuclear Hazard** clause of **SECTION I - CONDITIONS**;
5. If Fine Arts are covered:
 - a. repairing, restoration or the retouching process;
 - b. breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. **We** cover loss by breakage if caused by;
 - (1) fire or lightning
 - (2) explosion, aircraft or collision;
 - (3) windstorm, earthquake or flood;
 - (4) malicious damage or theft;
 - (5) derailment or overturn of a conveyance.

We do not insure loss, from any cause, to property on exhibition at fair grounds or premises of national or international expositions unless the premises are covered by this policy.

6. If Postage Stamps or Rare and Current Coin collections are covered:
 - a. fading, creasing, denting, scratching, tearing or thinning;
 - b. transfer of colors, inherent defect, dampness, extremes of temperature, or depreciation;
 - c. being handled or worked on;
 - d. the disappearance of individual stamps, coins or other articles unless the item is:
 - (1) described and scheduled with a specific amount of insurance; or
 - (2) mounted in a volume and the page it is attached to is also lost;
 - e. shipping by mail other than registered mail; or
 - f. theft from any unattended automobile unless being shipped as registered mail.

We do not insure loss, from any cause, to property:

- a. in the custody of transportation companies; or
- b. not part of a stamp or coin collection.

TERRITORIAL LIMIT

We cover the property described worldwide. However, Fine Arts are covered only within the United States and Canada.

SPECIAL PROVISIONS

1. **Fine Arts.** You agree that the covered property will be handled by competent packers.
2. **Golfer's Equipment** includes **your** other clothing while contained in a locker when **you** are playing golf. We cover golf balls for loss by fire or burglary provided there are visible marks of forcible entry into the building, room, or locker.
3. **Postage Stamps** includes the following owned by or in the custody or control of the **insured**:
 - a. due, envelope, official, revenue, match and medical stamps;
 - b. covers, locals, reprints, essays, proofs and other philatelic property; or
 - c. books, pages and mounting of items in a. and b.
4. **Rare and Current Coins** includes the following owned by or in custody or control of the **insured**:
 - a. medals, paper money, bank notes;
 - b. tokens of money and other numismatic property; or
 - c. coin albums, containers, frames, cards and display cabinets in use with such collection

CONDITIONS

1. **Loss Clause.** The amount of insurance under this endorsement will not be reduced except for a total loss of a scheduled article. We will refund the unearned premium applicable to such article after the loss or **you** may apply it to the premium due to the replacement of the scheduled article.
2. **Loss Settlement** Covered property losses are settled as follows:
 - a. **Fine Arts.** We will pay the amount shown for each scheduled article which is agreed to be the value of the article.

In case of loss to a pair or set, **we** agree to pay **you** the full amount of the set as shown in the Declarations and **you** agree to surrender the remaining article or articles of the set to **us**.
 - b. **Postage Stamps or rare and current Coin Collection.** In case of loss to any scheduled item, the amount to be paid will be determined in accordance with paragraph **c.(2) Other Property**.

When coins or stamps are covered on a blanket basis, **we** will pay the cash market value at time of loss but no more than \$1,000 on any unscheduled coin collection nor more than \$250 for any one stamp, coin or individual article or any one pair, strip, block, series sheet, cover, frame or card.

We will not pay a greater proportion of any loss on blanket property than the amount **insured** on blanket property bears to the cash market value at time of loss.
 - c. **Other Property.** If the value of the property **insured** is not agreed upon but will be ascertained at the time of loss or damage, **we** will not pay more than the least following amounts:
 - (1) the actual cash value of the property at the time of loss or damage;
 - (2) the amount for which **you** could reasonably expect to have the property repaired to its condition immediately prior to loss;
 - (3) the amount for which **you** could reasonably be expected to replace the article with one substantially identical to the article lost or damaged; or
 - (4) the amount of insurance.
3. **Pair, Set or Parts Other than Fine Arts.**

a. Loss to a Pair or Set.

In case of a loss to a Pair or Set, **we** may elect to:

- (1) repair or replace any part to restore the Pair or Set to its value before the loss; or
- (2) pay the difference between actual cash value of the property before and after the loss.

b. Parts.

In case of loss to any part of covered property, consisting of several parts when complete, **we** will pay for the value of the part lost or damaged.

H065ST0 0188

COVERAGE C - INCREASED SPECIAL LIMITS OF LIABILITY

For an additional premium, the limits of liability under **SECTION I - PROPERTY COVERAGE, Coverage C - Personal Property, Special Limits of Liability** are increased by the amounts shown in the Declarations. The total limit of liability for each section listed in the Declarations under **ADDITIONAL SPECIAL LIMITS OF LIABILITY** will be the sum of the amount shown for that item and the basic limit of liability specified in **Coverage C - Personal Property, Special Limits of Liability** of the contract. This limit will apply to the aggregate of all losses from a single occurrence and not to each numbered item.

All other provisions of this policy apply.

H070ST0 0188

ADDITIONAL RESIDENCE RENTED TO OTHERS - SECTION II -1, 2, 3 OR 4 FAMILIES

For an additional premium, under **Coverage E - Personal Liability** and **Coverage F - Medical Payments to Others**, the premises listed in the Declarations are included in the definition of **insured** location.

With respect to the premises listed in the Declarations, Exclusion **1.b.(2)**, under **SECTION II EXCLUSIONS - Coverage E - Personal Liability** and **Coverage F - Medical Payments to Others**, does not apply.

All other provisions in this policy apply.

H071ST0 0188

BUSINESS PURSUITS - SECTION II

For an additional premium, **Coverage E - Personal Liability** and **Coverage F - Medical Payment to Others** apply to **your business** pursuits conducted in connection with the **business** pursuits shown in the Declarations, subject to the following:

This insurance does not apply:

1. to **bodily injury** or property damage arising out of **business** pursuits in connection with a **business** owned or financially controlled by the **insured** or by a partnership or joint venture of which the **insured** is a partner or member, as to the following:
 - a. architectural, engineering or industrial design services;
 - b. medical, surgical, dental or other services or treatment conducive to the health of persons or animals;

and

- c. beauty or barber services or treatment;
- 2. to **bodily injury** to a fellow employee of the **insured** injured in the course of employment;
- 3. when the **insured** is a member of the faculty or teaching staff of any school or college:
 - a. to **bodily injury** or **property damage** arising out of the maintenance, use, loading, operation, unloading or entrustment by the **insured** to any person, of:
 - (1) draft or saddle animals;
 - (2) vehicles for use therewith;
 - (3) aircraft;
 - (4) motor vehicles, recreational vehicles, or all other motorized land conveyances; or
 - (5) watercraft;owned or operated, or hired by or for the **insured** or the **insured's** employer or used by the **insured** for the purpose of instruction in the use thereof; or
 - b. to **bodily injury** to any pupil arising out of corporal punishment administered by or at the direction of the **insured**.

All other provisions of this policy apply.

H072ST0 0188

INCIDENTAL FARMING PERSONAL LIABILITY - SECTION II

For an additional premium under **Coverage E - Personal Liability** and **Coverage F - Medical Payment to Others**, we will pay up to **our** limit of liability for **bodily injury** or **property damage** arising out of farming operations that are conducted on the **residence premises**.

All other provisions of this policy apply.

H074ST0 0188

THREE OR FOUR FAMILY DWELLING PREMISES LIABILITY - SECTION II

For an additional premium under **Coverage E - Personal Liability** and **Coverage F - Medical Payments to Others**, that part of the premises shown in the Declarations, other than the **residence premises**, is included in the definition of **insured location**.

All other provisions of this policy apply.

H075ST0 0188

WATERCRAFT - SECTION II

For an additional premium, **Coverage E - Personal Liability** and **Coverage F - Medical Payments to Others** apply to **bodily injury** or property damage arising out of:

- a. the ownership, maintenance, use, loading or unloading of a watercraft shown in the Declarations;

- b. the entrustment by an **insured** of a watercraft shown in the Declarations to any person; or
- c. statutorily imposed vicarious parental liability for the actions of a child or minor using the watercraft described in the Declarations.

This insurance does not apply with respect to watercraft with inboard or inboard-outdrive motor power or sailing vessels:

- a. to **bodily injury** to any employee of an **insured** arising out of and in the course of employment by the **insured** if the employee's principle duties are in connection with the maintenance or use of watercraft; or
- b. while the watercraft is used to carry persons for a charge or is rented to others.

All other provisions of this policy apply.

H080ST0 0188

RESIDENCE RENTAL THEFT

For an additional premium, this coverage applies while the **residence premises** is rented:

- 1. on an occasional basis to others if used only as a residence; or
- 2. in part to a roomer or boarder.

This coverage does not apply to the regular rental of the entire **residence premises** or of an apartment on the **residence premises**.

We do not cover loss by theft from the part of the **residence premises** rented to others:

- 1. caused by a tenant, roomer or boarder, member of the tenant's household, or their employees;
- 2. of money, bank note, bullion, gold, goldware, silver, silverware, pewterware platinum, coins and medals;
- 3. of securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps; or
- 4. of jewelry, watches, furs, precious and semi-precious stones.

Exclusion c. of the Peril of Theft:

- c. from that part of a **residence premises** rented by an **insured** to other than an **insured**.

is deleted and the following substituted:

- c. from that part of a **residence premises** regularly rented by an **insured** to other than an **insured**, roomer or boarder.

All other provisions of this policy apply.

H082ST0 0188

PERSONAL INJURY

For an additional premium, under **Coverage E - Personal Liability**, the definition **bodily injury** is amended to include personal injury.

Personal Injury means injury arising out of one or more of the following offenses:

- a. false arrest, detention or imprisonment, or malicious prosecution;
- b. libel, slander or defamation of character; or
- c. invasion of privacy, wrongful eviction or wrongful entry.

SECTION II - EXCLUSIONS do not apply to personal injury. Personal injury insurance does not apply to:

1. liability assumed by the **insured** under any contract or agreement except any indemnity obligation assumed by the **insured** 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 an **insured**;
3. injury sustained by any person as a result of an offense directly or indirectly related to the employment of this person by the **insured**;
4. injury arising out of the **business** pursuits of an **insured**; or
5. civic or public activities performed for pay by an **insured**.

All other provisions of this policy apply.

H090CA0 0188

WORKERS' COMPENSATION – RESIDENCE EMPLOYEES - CALIFORNIA

We agree, with respect to residence employees:

Under Coverage I

To pay when due all benefits required of an **insured** by the California Workers' Compensation Law; and

Under Coverage II

To pay on behalf of an **insured** all damages for which the **insured** is legally liable because of **bodily injury** sustained by a **residence employee**. The **bodily injury** must be caused by accident or disease and arise out of and in the course of employment by the **insured** while:

- a. in the United States of America, its territories or possessions, or Canada, or
- b. temporarily elsewhere if the **residence employee** is a citizen or resident of the United States or Canada.

Coverage II does not apply to any suit brought in or judgment rendered by any court outside the United States of America, its territories and possessions, or Canada, or to any action on such judgment.

Who is Covered

A **residence employee** is covered if during the 90 calendar days immediately before the date of injury the employee has:

- a. actually been engaged in such employment by the **insured** for no less than 52 hours, or
- b. earned no less than one hundred dollars (\$100) in wages. **Application of Coverage**

This insurance applies only to **bodily injury** which occurs during the policy period. If the **bodily injury** is a disease, it must be caused or aggravated by the conditions of the **residence employee's** employment by the **insured**.

Policy Provisions

This insurance is subject to all the provisions of this endorsement and the following provisions of this policy:

- a. Under **SECTIONS I AND II-CONDITIONS**
 - 4. Waiver or Change of Policy Provisions
 - 5. Cancellations
 - 7. Assignment
 - 8. Subrogation
- b. Under **SECTION II - CONDITIONS**
 - 3. Duties After Loss.
 - 6. Suit Against Us.
- c. **Our** agreement to defend the **insured** as provided under **Coverage E Personal Liability**.
- d. Under **SECTION II - ADDITIONAL COVERAGES**
 - 1. Claim Expenses.
 - 2. First Aid Expenses
- e. The definition of **bodily injury, business, insured** and **residence employee**.

Additional Provisions Applicable to Coverage I

The following provisions are applicable to **Coverage I**:

- a. **We** shall be directly and primarily liable to any **residence employee** of an **insured** entitled to the benefits of the California Workers' Compensation Law.
- b. As between the residence employees and **us**, notice to or knowledge of the occurrence of the injury on the part of an **insured** will be deemed notice or knowledge on **our** part.
- c. The jurisdiction of an **insured** will, for the purpose of the law imposing liability for compensation, be **our** jurisdiction.
- d. **We** will be subject to the orders, findings, decisions or awards rendered against an **insured**, under the provisions of the law imposing liability for compensation, subject to the provisions, conditions and limitations of this policy. This policy shall govern as between an **insured** and **us** as to payments by either in discharge of an insured's liability for compensation.
- e. The **residence employee** has a first lien upon any amount which **we** owe **you** on account of this insurance. In case of **your** legal incapacity or inability to receive the money and pay it to the **residence employee**, **we** will pay it directly to the **residence employee**. **Your** obligation to the **residence employee** will be discharged to the extent of such payment.

Limits of Liability Coverage II

Our total limit of liability will not exceed \$100,000 for all damages because of **bodily injury**:

- a. sustained by one more residence employees in any one accident; or
- b. caused by disease and sustained by a **residence employee**.

Our total limit of liability will not exceed \$500,000 for all damages arising out of **bodily injury** by disease regardless of the number of **residence employees** who sustain **bodily injury** by disease.

Other Insurance

This insurance does not apply to any loss to which other valid and collectible Workers' Compensation or Employers' Liability Insurance applies.

Conformity to Statute

Terms of this insurance which are in conflict with the California Workers' Compensation Law are amended to conform to that law.

Exclusions

This policy does not apply:

- a. to liability for additional compensation imposed on an **insured** under Sections 4553 and 4557, Divisions of the Labor Code of the State of California, because of the serious and willful misconduct of an **insured**, because of **bodily injury** to an employee under 16 years of age and illegally employed at the time of injury;
- b. to liability for **bodily injury** arising out of **business** pursuits of an **insured**.
- c. Under **Coverage II**
 - (1) to liability assumed by the insured under any contract or agreement.
 - (2) to bodily injury by disease unless a written claim is made or suit brought against the insured within 36 months after the end of the policy period.
 - (3) to any obligation under a workers' compensation, unemployment or disability benefits law or similar law.

H164ST00188

SNOWMOBILE - SECTION II

For an additional premium, the **Coverage E - Personal Liability** and **Coverage F - Medical Payments to Others** apply to **bodily injury** or property damage arising out of:

1. the ownership, maintenance, use, loading or unloading of a snowmobile described in the Declarations;
2. the entrustment by an **insured** of a snowmobile described in the Declarations to any person; or
3. statutorily imposed vicarious parental liability for the actions of a child or minor using a snowmobile described in the Declarations:

while off an **insured location**.

With respect to these snowmobiles, the definition of **insured** includes any person or organization legally responsible for a snowmobile owned by an **insured**, but does not include a person or organization using or having custody or possession of the snowmobile without the permission of the owner.

This insurance does not apply:

- a. to any snowmobile subject to motor vehicle registration;
- b. while any snowmobile is used to carry persons for a charge;
- c. while any snowmobile is used for **business** purposes;
- d. while any snowmobile is rented to others; or

- e. while any snowmobile is being operated in any prearranged or organized race, speed contest or other competition.

All other provisions of this policy apply.

H164OR00188

SNOWMOBILE - SECTION II

OREGON

For an additional premium, **Coverage E - Personal Liability** and **Coverage F - Medical Payments to Others** apply to **bodily injury** or **property damage** arising out of:

1. the ownership, maintenance, use, loading or unloading of a snowmobile described in the Declaration;
2. the entrustment by an **insured** of a snowmobile described in the Declarations to any person; or
3. statutorily imposed vicarious parental liability for the actions of a child or minor using a snowmobile described in the Declarations:

while off an **insured location**.

With respect to these snowmobiles, the definition of **insured** includes any person or organization legally responsible for a snowmobile owned by an **insured**, but does not include a person or organization using or having custody or possession of the snowmobile without the permission of the owner.

This insurance does not apply:

- a. while any snowmobile is on a public roadway or highway in violation of law;
- b. while any snowmobile is used to carry persons for a charge;
- c. while any snowmobile is used for **business** purposes;
- d. while any snowmobile is rented to others; or
- e. while any snowmobile is being operated in any prearranged or organized race, speed contest or other competition.

All other provisions of this policy apply.

H164WA0 0188

SNOWMOBILE - SECTION II

WASHINGTON

For an additional premium, **Coverage E - Personal Liability** and **Coverage F - Medical Payments to Others** apply to **bodily injury** or **property damage** arising out of:

1. the ownership, maintenance, use, loading or unloading of a snowmobile describe in the Declarations;
2. the entrustment by an **insured** of a snowmobile described in the Declarations to any person; or
3. statutorily imposed vicarious parental liability for the actions of a child or minor using a snowmobile described in the Declarations:

while off an **insured location**.

With respect to these snowmobiles, the definition of **insured** includes any person or organization legally responsible for a snowmobile owned by an **insured**, but does not include a person or organization using or having custody or possession of the snowmobile without the permission of the owner.

This insurance does not apply:

- a. while any snowmobile is on a public roadway or highway in violation of law;
- b. while any snowmobile is used to carry persons for a charge;
- c. while any snowmobile is used for **business** purposes;
- d. while any snowmobile is rented to others; or
- e. while any snowmobile is being operated in any prearranged or organized race, speed contest or other competition.

All other provisions of this policy apply.

H216ST0 0188

PREMISES ALARM OR FIRE PROTECTION SYSTEM

For a premium credit, **we** acknowledge the installation of an alarm system or automatic sprinkler system approved by **us** on the **residence premises**. **You** agree to maintain this system in working order and to notify **us** promptly of any change made to the system or if it is removed.

All other provisions of this policy apply.

H300AZ0 0700

ARIZONA AMENDATORY ENDORSEMENT

This endorsement replaces **H300AZ0 0188** and modifies **Your Personal Homeowners Insurance Policy HO03 0188 Homeowners Special Form**.

DEFINITIONS

The following definition is added:

9. actual cash value means

- a. When the damage to property is economically repairable, **actual cash value** means the cost of repairing the damage, less reasonable deduction for wear and tear, deterioration and obsolescence;
- b. When the loss of or damage to property is not economically repairable, **actual cash value** means the market value of the property in used condition equal to that of the destroyed property, if reasonable available on the used market;
- c. Otherwise, **actual cash value** shall mean the market value of new, identical property, less reasonable deduction for wear and tear, deterioration and obsolescence.

SECTION I - PROPERTY COVERAGES

Coverage C - Personal Property

Special Limits of Liability the following is added:

11. If not covered elsewhere and a loss occurs due to a peril which is insured against under **Coverage C**, we will pay up to \$300 for the resulting loss of government-owned property in **your** care, custody, and control or for **your** personal property which is regularly used for government business while it is away from the **residence premises**. There is no coverage for electronic equipment, computers, computer software, sound receiving and transmitting equipment, equipment designed for the reproduction of sound or other devices for use with equipment designed for the reproduction of sound.
12. **We** will pay the reasonable expenses up to \$500 **you** incur to re-key locks on exterior doors of the dwelling located on the **residence premises**, when the keys to those locks are part of a covered theft loss.
No deductible applies.
13. **We** will pay up to \$5,000 on electronic data processing hardware and related peripheral equipment, including CRT screens, disc drivers, printers and modems; and disc, tapes, wires, recording or other software media used with the equipment.
Recording or other software media will only be covered up to:
 - a. the retail value of the media, if pre-programmed; or
 - b. the retail value of the media in blank form.There is no coverage for the above equipment while it is away from the **residence premises** except when with an insured student while away at school or when the equipment is temporarily away from the premise for servicing or temporary use by the **insured**.
14. Rugs, Carpets, and Tapestries. **We** will pay up to \$2,500 on any one article and \$7,500 in the aggregate for loss by theft of any rug, carpet (except wall-to-wall carpet), or tapestry.

Property Not Covered the following is added:

10. There is no coverage for any electronic data processing hardware and related peripheral equipment including CRT screens, disc drives, printers and modems, discs and tapes, which cannot be replaced due to obsolescence.

SECTION I - ADDITIONAL COVERAGES 4.

4. **Fire Department Service Charge** is deleted.

The following is added:

9. **Arson Information Reward.** **We** will pay up to \$1,500 for information, which leads to an arson conviction in connection with a fire loss to property, covered by this policy. This limit will not increase regardless of the number of people who provide information.

SECTION I - PERILS INSURED AGAINST

Coverage A - Dwelling and Coverage B - Other Structures

the opening sentence is changed to:

We will cover sudden and accidental direct physical loss to property described in **Coverages A. and B.** only if that loss is a physical loss to property.

to 2.f. the following is added:

- (8) the growth of trees, plants or lawns whether or not such growth is above or below the surface of the ground.

SECTIONS I AND II - CONDITIONS

Item **2. Concealment or Fraud**, is deleted and replaced by the following:

2. **Concealment or Fraud.** We do not provide coverage for an **insured** who, whether before or after a loss, has:
- intentionally concealed or misrepresented any material fact or circumstance;
 - made false statements of fact which, if known to use, would have caused **us** not to issue the policy; or
 - engaged in fraudulent conduct relating to this insurance.

All other provisions of this policy apply.

H300CA0 0188

SPECIAL PROVISIONS - CALIFORNIA

SECTION I - CONDITIONS

Item **10. Loss Payment** is deleted and the following is substituted:

10. **Loss Payment.** We will adjust all losses with **you**. We will pay **you** unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 30 days after **we** receive **your** proof of loss and:
- reach an agreement with **you**;
 - there is an entry of a final judgement; or
 - there is filing of an appraisal award with **us**.

SECTION II - EXCLUSIONS

Under item **1. - Coverage E - Personal Liability** and **Coverage F - Medical Payments to Others**, the following changes are made:

Item a. is replaced by the following:

- which is expected or intended by an **insured** or which is the foreseeable result of an act or omission intended by an **insured**.

The following is added as Exclusion m:

- arising out of, or attributable to asbestos.

Under item **2. Coverage E - Personal Liability**, the following exclusions are added:

- punitive or exemplary damages awarded against an **insured**.
- any illegal act committed by or at the direction of an **insured**.
- bodily injury** or property damage arising out of:
 - the entrustment by any **insured** to any person;
 - the negligent supervision by any **insured** of any person;
 - any liability statutorily imposed on any **insured**; or
 - any liability assumed through an unwritten or written agreement by an **insured**;

with regard to the ownership, maintenance or use of any aircraft, watercraft, or motor vehicle (or any other motorized land conveyance) which is not covered under **SECTION II** of this policy.

SECTIONS I AND II - CONDITIONS

5. **Cancellation.** Paragraph **b.(4)** is deleted. Paragraphs **b.(3)** and **d.** are deleted and replaced by the following:

3. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with **us, we** may cancel if there has been:
- (I) conviction of a crime having as one of its necessary elements an act increasing the hazard **insured** against; or
 - (II) discovery of fraud or material misrepresentation; or
 - (III) discovery of grossly negligent acts or omissions substantially increasing any of the hazards **insured** against; or
 - (IV) physical changes in the property **insured** against which result in the property becoming uninsurable.

This can be done by notifying **you** at least 30 days before the date cancellation takes effect.

- d. If, when **we** cancel this policy, the return premium is not refunded with the notice of cancellation, **we** will refund it within 30 days after the date cancellation takes effect. If, when **you** cancel this policy, the return premium is not refunded when this policy is returned to **us, we** will refund it within a reasonable time after the date cancellation takes effect.

6. **Non-Renewal** is deleted and replaced by the following:

6. **Non-Renewal.** **We** may elect not to renew this policy. **We** may do so by delivering to **you** at **your** mailing address shown in the Declarations, written notice at least 45 days before the expiration date of this policy.

Proof of mailing shall be sufficient proof of notice.

All other provisions of this policy apply.

H300NV0 0188

SPECIAL PROVISIONS - NEVADA

SECTIONS I AND II - CONDITIONS

5. **Cancellation.** Paragraph **b.(3)** is deleted and replaced by the following:

- b. (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with **us, we** may cancel:
- (a) if **you** have made a material misrepresentation in the policy application which **we** have relied upon in affording coverage; or
 - (b) if the **insured** risk has substantially changed since the policy inception date and such change would warrant a substantial difference in the premium charged.

This can be done by letting **you** know at least 30 days before the date cancellation takes effect.

All other provisions of this policy apply.

H300OR0 0188

SPECIAL PROVISIONS - OREGON

SECTION II - LIABILITY COVERAGES

Item 1. under **Coverage E - Personal Liability** is deleted and the following is substituted:

1. pay up to **our** limit of liability for the damages for which the **insured** is legally liable; and

SECTIONS I AND II - CONDITIONS

Item 2. Concealment or Fraud is deleted and replaced by the following:

2. Concealment or Fraud

- a. This entire policy shall be void if, whether before or after a loss, the **insured** has willfully concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, or the interest of the **insured** therein, or in case of any fraud or false swearing by the **insured** relating thereto.
- b. All statements made by or on behalf of the **insured**, in the absence of fraud, shall be deemed representations and not warranties. No such statements that arise from an error in the application shall be used in defense of a claim under the policy unless:
 - (1) the statements are contained in a written application; and
 - (2) a copy of the application is endorsed upon or attached to the policy when issued.
 - (3) in order to use any representation by or on behalf of the **insured** in defense of a claim under this policy, the insurer must show that the representations are material and that the insurer relied on them.

5. Cancellation. The following is added to Paragraphs **b.(2)** and **(3)**:

However, if any one of the following conditions exists at any building that is covered in this policy, **we** may cancel this policy by letting **you** know at least 5 days before the date cancellation takes effect.

- a. The building has been vacant or unoccupied 60 or more consecutive days.

This does not apply to:

- (I) seasonal unoccupancy; or
- (I) buildings in the course of construction, renovation or addition.

Buildings with 65% or more of the rental units or floor area vacant or unoccupied are considered unoccupied under this provision.

- b. After damage by a covered peril, permanent repairs to the building:
 - (I) have not started; and
 - (II) have not been contracted for within 30 days of payment of loss.
- c. The building has:
 - (I) an outstanding order to vacate;
 - (II) an outstanding demolition order; or
 - (III) been declared unsafe by governmental authority.

- d. Fixed and salvageable item have been or are being removed from the building and are not being replaced. This does not apply to removal that is necessary or incidental to any renovation or remodeling.
- e. Failure to:
 - (I) furnish necessary heat, water, sewer service or electricity for 30 consecutive days or more, except during a period of seasonal unoccupancy; or
 - (II) pay property taxes considered delinquent under Oregon statutes, except that this provision would not apply where **you** are in a bona fide dispute with the taxing authority regarding payment of such taxes.

All other provisions of this policy apply.

H300UT0 0188

SPECIAL PROVISIONS - UTAH

SECTION I - CONDITIONS

Under conditions **2. Your Duties After Loss**, Item a. is deleted and replaced by the following:

- a. give prompt notice to **us** or **our** agent. One means **you** may use to fulfill this requirement is mailing the notice to **us**, postage prepaid, through first-class mail deposited in the United States Post Office;

Under Condition **2. Your Duties After Loss**, the following is added to item g:

- g. One means **you** may use to send the requested proof of loss is mailing it to **us**, postage prepaid, through first-class mail deposited in a United States Post Office.

Failure to submit the requested proof of loss within 60 days does not invalidate **your** claim, if **you** show that it was not reasonably possible to do so and also show that **you** submitted the proof of loss to **us** as soon as reasonably possible.

Condition **8. Suit Against Us** is deleted and replaced with the following:

- 8. **Suit Against Us.** No action can be brought unless the policy provisions have been complied with and the action is started within three years after the date of loss.

SECTION II - CONDITIONS

Under condition **3. Duties After Loss**, the following is added to Item a:

One means **you** may use give written notice is mailing the notice to **us**, postage prepaid, through first-class mail deposited in a United States Post Office.

Under condition **3. Duties After Loss**, the following is added to Item d:

One means **you** may use to send the statement of loss is mailing it to **us**, postage prepaid, through first-class mail deposited in a United States Post Office.

Failure to submit the statement of loss within 60 days does not invalidate **your** claim, if **you** show that it was not reasonably possible to do so and also show that **you** submitted the statement to **us** as soon as reasonably possible.

SECTIONS I AND II - CONDITIONS

5. **Cancellation.** Paragraph b is deleted and replaced by the following:

- b. **We** may cancel this policy as stated below by letting **you** know in writing of the date cancellation takes effect. The cancellation notice may be delivered to **you** or mailed through first-class mail to **your** last address known to **us**. Proof of mailing will be sufficient proof of notice.
 - (1) When **you** have not paid the premium, **we** may cancel at any time by letting **you** know at least 10 days before the date cancellation takes effect.
 - (2) When this policy has been in effect for less than 60 days and is not a renewal with **us**, **we** may cancel for any reason by letting **you** know at least 10 days before the date cancellation takes effect.
 - (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with **us**, **we** may cancel if:
 - (a) there has been a material misrepresentation;
 - (b) the risk has changed substantially since the policy was issued, unless **we** could have reasonably foreseen the change or contemplated the risk in writing the policy; or
 - (c) there has been a substantial breach of a contractual duty, condition or warranty.

This can be done by letting **you** know at least 30 days before the date cancellation takes effect.

Condition **6. Non-Renewal** is deleted and replaced by the following:

6. **Non-Renewal.** **We** may elect not to renew this policy. If **we** elect not to renew, **we** will let **you** know in writing at least 30 days before the expiration date of the policy. The non-renewal notice may be delivered to **you** or mailed through first-class mail to **your** last address known to **us**. Proof of mailing will be sufficient proof of notice.

All other provisions of this policy apply.

H300WA0 0188

SPECIAL PROVISIONS - WASHINGTON

DEFINITIONS

Definition 1. is deleted and the following substituted:

1. **bodily injury** means bodily harm, sickness or disease, except a disease which is transmitted by an **insured** through sexual contact. **Bodily injury** includes required care, loss of services and death resulting from covered bodily harm, sickness or disease.

The following definitions are added:

9. **actual cash value** means:
- a. When the damage to property is economically repairable, **actual cash value** means the cost of repairing the damage, less reasonable deduction for wear and tear, deterioration and obsolescence.
 - b. When the loss or damage to property creates a total loss, **actual cash value** means the market value of property in a used condition equal to that of the destroyed property, if reasonably available on the used market.
 - c. Otherwise, **actual cash value** means the market value of new, identical or nearly identical property

less reasonable deduction for wear and tear, deterioration and obsolescence.

10. **replacement cost** means:

- a. In case of loss or damage to buildings, **replacement cost** means the cost, at the time of loss, to repair or replace the damaged property with materials of like kind and quality, without deduction for depreciation.
- b. in case of loss to personal property, **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 similar to the one damaged or destroyed and which is of comparable quality and usefulness, without deduction for depreciation.

11. **fully enclosed building** means:

A building with continuous walls on all sides, extending from the ground level to the roof, with doors and windows (as deemed necessary) at various locations in the walls and including a continuous roof sheltering all areas within the wall perimeter.

SECTION I - PROPERTY COVERAGES

Under **Coverage C - Property Not Covered**, paragraph **3.a.** and subparagraph **b.(2)** are deleted and the following substituted:

- a. their equipment and accessories; or

We do cover vehicles or conveyances not subject to motor vehicle licensing which are:

- a. used to service an insured's residence; or
- b. designed for assisting the handicapped.

Under **Additional Coverages**, Item **1.b.** is deleted and the following is substituted:

- b. ash, dust or particles from a volcanic eruption that has damaged a building or property contained in a building.

SECTION I - PERILS INSURED AGAINST

In Form **H003ST0 0188** under **Coverage A - Dwelling** and **Coverage B Other Structures**, Item **2.**, Paragraphs **f.(1)** through **(7)** inclusive are deleted and the following is substituted:

wear and tear, marring, deterioration; inherent vice, latent defect, mechanical breakdown; smog, rust, mold, wet or dry rot; smoke from agricultural smudging or industrial operations; release, discharge or dispersal of contaminants or pollutants; settling, cracking, shrinking, bulging or expansion of pavements, patios, foundations, walls, floors, roofs or ceiling; or birds, vermin, rodents, insects or domestic animals; unless loss involving collapse as provided in **Additional Coverage 8.**

If any of these cause water damage not otherwise excluded, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, **we** cover loss caused by the water including the cost of tearing out and replacing any part of a building necessary to repair the system or appliance. **We** do not cover loss to the system or appliance from which this water escaped.

The following is added as the final paragraph of **Peril 9. Theft**:

However, property described in b. above is covered if, at the time of loss caused by theft, it is parked inside a private garage or in street parking areas immediately adjacent to the **residence premises.**

SECTION I-CONDITIONS

10. **Loss payment** is deleted and the following is substituted.

10. **Loss payment.** We will adjust all losses with **you**. We will pay **you** unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 15 **business** days after **we** receive **your** proof of loss and:
- a. reach an agreement with **you**; or
 - b. there is an entry of a final judgement; or
 - c. there is a filing of an appraisal award with **us**.

12. **Mortgage Clause**, is deleted and the following substituted:

Insurance Commissioner's Regulation No. 335/WAC-284-21 -010 requires that Form **H372ST0 0188** or Form **H438ST0 0188** be endorsed on this policy to replace Condition **12. Mortgage Clause**.

SECTION II - EXCLUSIONS

Under Item **1. Coverage E - Personal Liability** and **Coverage F - Medical Payments to Others**, Exclusion **i**. is deleted in its entirety. The following is added as Paragraph **2** of Exclusion **i, k, I, m**.

However, if the actual, alleged or threatened discharge, dispersal, release or escape of pollutants is the result of a hostile fire, then **we** will pay for the ensuing loss.

Under Item **2. Coverage E - Personal Liability**, Paragraph **f**. is deleted.

SECTIONS I AND II – CONDITIONS

Item **2. Concealment or Fraud**, is deleted in its entirety and replaced by:

2. **Concealment or Fraud.** We do not provide coverage to an **insured** who has:
- a. intentionally concealed or misrepresented any material fact or circumstance; or
 - b. made false statements or engaged in fraudulent conduct relating to this insurance.
5. **Cancellation**
- b. **We** may cancel this policy only for the reasons stated below by letting **you** know in writing of the date cancellation takes effect. This cancellation notice will be mailed to **you** at **your** last address known to **us** or shown by **our** records. Proof of mailing will be sufficient proof of notice.
 - (1) When **you** have not paid the premium, **we** may cancel at any time by letting **you** know at least 10 days before the date cancellation takes effect.
 - (2) When this policy has been in effect for less than 60 days and is not a renewal with **us**, **we** may cancel for any reason by letting **you** know at least 45 days before the date cancellation takes effect.
 - (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with **us**, **we** may cancel:
 - (a) if there has been a material misrepresentation of fact which if known to **us** would have caused **us** not to issue the policy; or
 - (b) if the risk has changed substantially since the policy was issued.

This can be done by letting **you** know at least 45 days before the date cancellation takes effect.

Paragraph **d**. is deleted and the following substituted:

- d. If the return premium is not refunded with the notice of cancellation or when this policy is returned to **us**, **we** will refund it as soon as possible, but no later than:
- (1) 45 days after **we** send a notice of cancellation to **you**; or
 - (2) 30 days after **we** receive the policy or a notice of cancellation from **you**.
6. **Nonrenewal** is deleted and the following substituted:
6. **Nonrenewal.** **We** may elect not to renew this policy. **We** may do so by mailing to **you**, at **your** last address known to **us** or shown by **our** records, written notice, including **our** reason for refusing to renew, at least 45 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.
- If **we** have offered in writing, at least 20 days before the expiration date of this policy, to renew this policy, and have included a statement of the renewal premium due, **we** may terminate this policy on its expiration date if **you** fail to pay the required premium when due.
- For the purpose of determining the date when nonrenewal can be effected:
- A policy with a term of six months or less is considered as if written for a policy period of six months. A policy written for a term longer than one year or a policy with no fixed expiration date is considered as if written for a period of one year.

All other provisions of this policy apply.

H308ST0 0188

LANDLORD'S FURNISHINGS

For an additional premium, **we** will cover **your** property in another apartment rented or held for rental to others situated on the **residence premises**. Coverage is limited to major appliances used to preserve or cook food, wash or dry dishes or clothes, and to wall-to-wall carpeting.

Under **Coverage C, Property Not Covered**, Item **6**. is deleted with respect to this property.

The limit of liability shown in the Declarations for a particular rental unit is the most **we** will pay for any one loss in that rental unit.

All other provisions of this policy apply.

H312ST0 0188

INCREASED LIMITS ON BUSINESS PROPERTY

For an additional premium, the **Coverage C - Personal Property Special Limit of Liability** Item **9**. that applies to **business** property on the **residence premises** is increased to limit of liability shown in the Declarations. The **Coverage C - Personal Property Special Limit of Liability** Item **10**. that applies to **business** property off the **residence premises** is increased to an amount that is 10 percent of the total limit of liability for **Special Limit of Liability** Item **9**. shown in the Declarations.

This endorsement does not increase the limit of liability for **Coverage C Personal Property**.

All other provisions of this policy apply.

H313ST0 0188**INCIDENTAL MOTORIZED LAND CONVEYANCES - SECTION II**

For an additional premium, **Coverage E - Personal Liability** and **Coverage F - Medical Payments to Others** apply to **bodily injury** or property damage arising out of:

1. the ownership, maintenance, use, loading or unloading of a motorized land conveyance;
2. the entrustment by an **insured** of a motorized land conveyance to any person; or
3. statutorily imposed vicarious parental liability for the actions of a child or minor using a motorized land conveyance.

However, coverage provided by this endorsement does not apply to a motorized bicycle, moped or motorized golf cart and does not apply to any other conveyance:

- a. with a maximum attainable speed of more than 15 miles per hour;
- b. subject to motor vehicle registration;
- c. while used to carry persons for a charge;
- d. while used for **business** purposes;
- e. while rented to others; or
- f. while being operated in a prearranged or organized race, speed contest or other competition.

Exclusion **1.e.** does not apply to conveyances covered by this endorsement.

With respect to conveyances covered by this endorsement, the definition of **insured** includes any person or organization legally responsible for the covered conveyance owned by an **insured**, but does not include a person or organization using or having custody or possession of the conveyance without the permission of the owner.

All other provisions of this policy apply.

H314ST0 0188**SPECIAL COMPUTER COVERAGE**

This endorsement:

1. does not increase the Limit of Liability which applies to Coverage C, and
2. does not modify the Special Limit of Liability or the provisions of Property not Covered under Coverage C.

For an additional premium, the Perils Insured Against which apply to **Coverage C** are deleted and replaced by the following with respect to **computer equipment**:

Perils Insured Against: **we** cover an **insured's computer equipment** as defined in this endorsement against risks of direct physical loss. However, **we** do not insure loss:

1. excluded under SECTION I - EXCLUSIONS.
2. caused by:
 - a. freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion applies only while the dwelling is vacant, unoccupied or being constructed,

unless **you** have used reasonable care to:

- (1) maintain heat in the building; or
- (2) shut off the water supply and drain the system and appliances of water,
- b. theft in or to a dwelling under construction, until the dwelling is finished and occupied;
- c.
 - (1) wear and tear, marring, deterioration;
 - (2) inherent vice, latent defect, mechanical breakdown;
 - (3) smog, rust, mold, wet or dry rot;
 - (4) smoke from agricultural smudging or industrial operations;
 - (5) release/discharge or dispersal of contaminants or pollutants;
 - (6) settling, cracking, shrinking, bulging or expansion of pavements, patios, foundations, walls, floors, roofs or ceilings;
 - (7) birds, vermin, rodents, insects or domestic animals.

If any of these causes water damage not otherwise excluded, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, **we** cover loss caused by the water.

Under items **a.** through **c.**, any ensuing loss not excluded or excepted in this policy is covered.

- d. vandalism and malicious mischief or breakage of glass and safety glazing materials if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;
- e. constant or repeated seepage or leakage of water or steam over a period of weeks, months or years from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance;
- f. dampness of atmosphere or extremes of temperature unless the direct cause of loss is rain, snow, sleet, or hail;
- g. refinishing, renovating or repairing property;
- h. collision, other than collision with a land vehicle and sinking, swamping or stranding of watercraft, including their trailers, furnishings, equipment and outboard motors;
- i. destruction, confiscation or seizure by order of any government or public authority;
- j. acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body. However, any ensuing loss not excluded or excepted in this policy is covered.

DEFINITIONS

With respect to the coverage provided by this endorsement, **computer equipment** means:

- 1. electronic data processing hardware and related peripheral equipment, including CRT screens, disc drives, printers and modems; and
- 2. discs, tapes, wires, records or other software media used with the equipment in **1.** above.

All other provisions of this policy apply.

H372ST0 0188**MORTGAGE CLAUSE**

Loss (if any) under this policy, on buildings only, will be paid to the **mortgagee** if named as payee(s) in the Declarations of this policy, as **mortgagee(s)** under any present or future mortgage upon the property described in and covered by this policy, as interest may appear and in order of precedence of said mortgages.

1. The term **mortgage** and **mortgagor** wherever used are deemed to include deeds of trust and the respective parties thereto.
2. The **mortgagee's** interest in this policy will not be invalidated by:
 - a. any act or neglect of the mortgagor or owner of the described property; or
 - b. the use of the premises for purposes more hazardous than are permitted by this policy.
3. Any **mortgagee** who shall have or acquire knowledge that the premises are being used for purposes more hazardous than are permitted by this policy or that the premises have been vacant or unoccupied beyond the period permitted by this policy, shall forthwith notify **us** and shall cause **our** consent to be noted on this policy; and in the event of failure to do so, all rights of such **mortgagee** hereunder shall forthwith terminate.
4. In case the **mortgager** or owner fails to pay any premium due or to become due under this policy, the **mortgagee** hereby agrees to pay the premium on demand and the premium for any increased hazard for the term of its existence.
5. **We** will not be liable to the **mortgagee** for a greater portion of any loss than the limit of liability applying to this policy bears to the total amount of insurance, whether collectible or not, covering the loss.
6. The policy provisions relating to the **MORTGAGEE CLAUSE, SECTION 1 - CONDITIONS**, are specifically referred to and made a part of this endorsement.

H438ST0 0188**LENDER'S LOSS PAYABLE ENDORSEMENT**

1. Loss or damage, if any, under this policy, shall be paid to the payee named in the Declarations, its successors and assigns, hereinafter referred to as the **Lender**, in whatever form or capacity its interests may appear and whether said interest be vested in said **Lender** in its individual or in its disclosed or undisclosed fiduciary or representative capacity, or otherwise, or vested in a nominee or trustee of said **Lender**.
2. The insurance under this policy, or any rider or endorsement attached thereto, as to the interest only of the **Lender**, its successors and assigns, shall not be invalidated nor suspended:
 - a. by any error, omission, or change respecting the ownership, description, possession or location of the subject of the insurance of the interest therein, or the title thereto;
 - b. by the commencement of foreclosure proceeding or the giving of notice of sale of any of the property covered by this policy by virtue of any mortgage or trust deed;
 - c. by any breach of warranty, act of omissions, neglect or noncompliance with any of the provisions of this policy, including any and all riders now or hereafter attached thereto, by the named **insured**, the borrower, mortgagor, trustor, vendee, owner, tenant, warehouseman, custodian, occupant, or by the agents of either or any of them or by the happening of any event permitted by them or either of them, or their agents, or which they failed to prevent, whether occurring before or after the attachment of this

endorsement, or whether before or after a loss, which under the provisions of this policy of insurance or of any rider or endorsement attached thereto would invalidate or suspend the insurance as to the named **insured**, excluding herefrom, however, any act or omissions of the **Lender** while exercising active control and management of the property.

3. In the event of failure of the **insured** to pay any premium or additional premium which shall be or become due under the terms of the policy or on account of any change in occupancy or increase in hazard not permitted by this policy, this company agrees to give written notice to the **Lender** of such non-payment of premium after sixty (60) days from, and within one hundred and twenty (120) days after, due date of such premium, and it is a condition of the continuance of the rights of the **Lender** hereunder that the **Lender** when so notified in writing by this Company of the failure of the **insured** to pay such premium shall pay or cause to be paid the premium due within ten (10) days following receipt of the Company's demand in writing therefor. If the **Lender** shall decline to pay said premium or additional premium, the right of the **Lender** under this **LENDER'S LOSS PAYABLE ENDORSEMENT** shall not be terminated before ten (10) days after receipt of said written notice by the **Lender**.
4. Whenever this Company shall pay to the **Lender** any sum for loss or damage under this policy and shall claim that, as to the **insured**, no liability therefor exists, this company, at its option, may pay to the **Lender** the whole principle sum and interest and other indebtedness due or to become due from the **insured**, whether secured or unsecured, (with refund of all interest not accrued, and this Company, to the extent of such payment, shall thereupon receive a full assignment and transfer, without recourse, of the debt and all right and securities held as collateral thereto.
5. If there be any other insurance upon the within described property, this Company shall be liable under this policy as to the **Lender** for the proportion of such loss or damage that the sum hereby **insured** bears to the entire insurance of similar character on said property under policies held by, payable to and expressly consented to by the **Lender**. Any Contribution Clause in any other endorsement or rider attached to this contract of insurance is hereby nullified except Contribution Clauses for the compliance with which the **insured** has received reduction in the rate charged or has received extension of the coverage to include hazards other than fire and compliance with such Contribution Clause is made part of the consideration for insuring such other hazards. The **Lender** upon the payment to it of the full amount of its claim, will subrogate this Company (pro rata with all other insurers contributing to said payment) to all **Lender's** right of contribution under said other insurance.
6. This Company reserves the right to cancel this policy at any time, as provided by its terms, but in case this policy shall continue in force for the benefit of the **Lender** for ten (10) days after written notice of such cancellation is received by the **Lender** and shall then cease.
7. This policy shall remain in full force and effect as to the interest of the **Lender** for a period often (10) days after its expiration unless an acceptable policy in renewal thereof with loss thereunder payable to the **Lender** in accordance with the terms of this **LENDER'S LOSS PAYABLE ENDORSEMENT**, shall have been issued by some insurance company and accepted by the **Lender**.
8. Should legal title to and beneficial ownership of any of the property covered under this policy become vested in the **Lender** or its agents, insurance under this policy shall continue for the term thereof for the benefit of the **Lender** but, in such event, any privileges granted by this **LENDER'S LOSS PAYABLE ENDORSEMENT** which are not also granted by the **insured** under the terms and conditions of this policy and/or under other riders or endorsements attached thereto shall not apply to the insurance hereunder as respects such property.
9. All notice herein provided to be given by the Company to the **Lender** in connection with this policy and this **LENDER'S LOSS PAYABLE ENDORSEMENT** shall be mailed to or delivered to the **Lender** at its office or branch described in the Declarations.

H500ST0 0188

PERSONAL PROPERTY REPLACEMENT COST COVERAGE - SECTION I

For an additional premium, covered losses to the following property are settled at replacement cost at the time of loss:

- a. **Coverage C - Personal Property;**
- b. if covered in this policy, awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings.

Condition **3. Loss Settlement** does not apply to property described in Paragraphs a. and b. above.

PERSONAL PROPERTY REPLACEMENT COST coverage also applies to articles or classes of property separately described and specifically **insured** in this policy.

1. **Property Not Eligible.** Property listed below is not eligible for replacement cost settlement. Any loss will be settled at actual cash value at the time of the loss but not more than the amount required to repair or replace.
 - a. antiques, fine arts, paintings and similar articles of rarity or antiquity which cannot be replaced;
 - b. memorabilia, souvenirs, collectors' items and similar articles whose age or history contribute to their value;
 - c. articles not maintained in good or workable condition;
 - d. articles that are outdated or obsolete and are stored or not being used for the purpose for which they were originally intended.
2. **Replacement Cost:**
 - a. **We** will pay no more than the least of the following amounts:
 - (1) replacement cost at the time of loss with an item of like kind and quality without deduction for depreciation;
 - (2) the full cost of repair at the time of loss;
 - (3) the limit of liability that applies to **Coverage C**
 - (4) any special limits of liability stated in this policy; or
 - (5) 400% of the actual cash value at the time of loss.
 - b. When the replacement cost for the entire loss under this endorsement is more than \$500, **we** will pay no more than the actual cash value for the loss or damage until the actual repair or replacement is complete.
 - c. **You** may make a claim for loss on an actual cash value basis and then make claim within 180 days after the loss for any additional liability in accordance with endorsement.

All other provisions of this policy apply.

H515ST0 0188

LIMITED REPLACEMENT OR REPAIR COST PROTECTION

COVERAGE A - DWELLING (APPLICABLE TO HOMEOWNERS - SPECIAL FORM ONLY)

For an additional premium, **we** will agree to amend the present coverage amounts indicate in the Declarations in accordance with the following provisions:

1. if **you** have:
 - a. allowed **us** to adjust the **Coverage A** limit of liability and the premium in accordance with;
 - (1) the property evaluation **we** make; and
 - (2) any increases in inflation; and
 - b. notified **us** within 30 days of completion of any alterations to the dwelling which increase the replacement cost of the dwelling by 5% or more; and
 - c. elected to repair or replace the damaged building;

We will increase only the **Coverage A** limit of liability to equal current replacement cost of the dwelling if the amount of loss to the dwelling is more than the limit of liability indicated in the Declarations.

2. if **you** comply with the provisions of this endorsement and there is a loss to the **residence premises**,
SECTION I - CONDITIONS 3. Loss settlement, Paragraph **b.** is deleted and replaced by the following:
 - b. Coverage A - Dwelling A and B - Other Structures at replacement cost after application of deductible and without deduction for depreciation. If the following conditions are not met, settlement will be subject to deduction for depreciation:
 - (1) If at the time of the loss **we** have been notified of any alterations to the building which increase the replacement cost of the building by 5% or more, within thirty (30) days of completion of alteration;
 - (2) **you** have elected to repair the damaged building.

We will pay no more than the smallest of the following amounts for equivalent construction and use the same premises:

- (1) the replacement cost of the building or any part of it;
- (2) the amount actually and necessarily spent to repair or replace the building or any part of it; and
- (3) the applicable limit of liability whether increased or not, adjusted in accordance with paragraph **2.b.1.** above.

You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss or damage to buildings on an actual cash value basis and then make claim, within 180 days after loss, for any additional liability on a replacement cost basis.

This policy does not apply to land, including land on which the building or structures are located.

All other provisions of this policy apply.

H525ST0 0188

NEIGHBORHOOD CRIME WATCH

For a premium credit, it is agreed that:

1. **your residence premises** is located within the boundaries of a neighborhood crime watch area; and
2. **you** are an active, participating member of the neighborhood crime watch program in which **your residence premises** is located.

All other provisions of this policy apply.

H590ST0 0188

55 AND RETIRED

For a premium credit, it is agreed that:

1. One of the named insureds is at least 55 years old;
2. Only one of the named insureds or spouse, if any, is employed full-time or part-time, and the premises is occupied during the day;
3. The residence **insured** under this policy is the named **insured's** principal residence; and
4. There are no residents of the household under 25 years of age.

All other provisions of this policy apply.

H600ST0 0188

HOMEGARD ENDORSEMENT

This endorsement amends **HOMEOWNERS - SPECIAL FORM** unless otherwise indicated.

The following coverages are added, limits increased and changes made to the exclusions and supplementary coverages of this policy.

SECTION I - PROPERTY COVERAGES

Coverage C - Personal Property Under **Special Limits of Liability**, the following items are amended to read:

2. \$1,500 on securities, accounts, deeds, evidences of debt, letters or credit, notes other than bank notes, manuscripts, passports, tickets, personal records and stamps. This dollar limit applies to these categories regardless of the medium (such as computer software) on which the material exists.

The limit includes the cost to research, replace or restore the information from the lost or damaged material.

3. \$1,500 on watercraft, including their trailers, furnishings, equipment and outboard motor.
4. \$1,500 on trailers not used with watercraft.
5. \$1,500 on gravemarkers.
6. \$2,500 for loss by theft of jewelry, watches, furs, precious and semi-precious stones. Maximum limit for any one item is \$1,000.

8. \$3,000 for loss by theft of silverware, silverplated ware, goldware, goldplated ware and pewterware. This includes flatware, tea sets, trays and trophies made of or including silver, gold or pewter.

Under **SECTION I - PERILS INSURED AGAINST, Coverage C - Personal Property**, the following is added:

18. **Spoilage of food** stored in a deep freeze unit, not to exceed \$500, is covered if a loss is caused directly or indirectly by a power interruption away from the insured's premises.

SECTION I - CONDITIONS, 3, Loss Settlement is deleted in its entirety and replaced by:

3. **Loss Settlement.** Covered property losses are settled as follows:

- a. (1) Personal property;
(2) Awnings, carpeting, household appliances, outdoor equipment, whether or not attached to building; and
(3) Structures that are not buildings;
at replacement cost at the time of loss.

This coverage also applies to articles or classes of property separately described and specifically insured in this policy.

Property Not Eligible. Property listed below is not eligible for replacement cost settlement. Any loss will be settled at actual cash value at the time of the 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 for the purpose for which they were originally intended.

Replacement Costs.

- (1) **We** will pay no more than the least of the following amounts:
(I) replacement cost at the time of loss with an item of like kind and quality without deduction for depreciation;
(II) the full cost of repair at the time of loss;
(III) the limit of liability that applies to **Coverage C - Personal Property**; or
(IV) any special limits of liability stated in this policy;
(V) 400% of the actual cash value at the time of loss.
(2) When the replacement cost for the entire loss under this endorsement is more than \$500, **we** will pay no more than the actual cash value for the loss or damage 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 within 180 days after the loss for any additional liability in accordance with endorsement.

- b. Buildings under **Coverage A** or **B** at replacement cost after application of deductible and without deduction for depreciation. If the following conditions are not met, settlement will be subject to deduction for depreciation:
- (1) if at the time of the loss **we** have been notified of any alterations to the building which increase the replacement cost of the building by 5% or more, within thirty (30) days of completion of alteration;
 - (2) **you** have elected to repair the damaged building.

We will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:

- (1) the replacement cost of the building or any damaged parts of it;
- (2) the amount actually and necessarily spent to repair or replace the building or any part of it;
- (3) the applicable limit of liability whether increased or not, adjusted in accordance with paragraph **b.(1)**.

You may disregard the replacement cost loss settlement provision and make claim under this policy for loss or damage to the building on an actual cash value basis and then make claim within 180 days after the loss for any additional liability on a replacement basis.

This coverage does not apply to land, including land on which the building or structures are located.

All other provisions of this policy apply.

H660CA0 0488

CAL-VET ENDORSEMENT - CALIFORNIA

In consideration of the premium charged, it is agreed that Personal Property covered under this policy is primarily located on **your residence premises** which is **insured** by the CAL-VET program.

All other provisions of this policy apply.

F.30645A 0494

ORDINANCE OR LAW

SECTION I - EXCLUSIONS

Matter below is deleted.

- 1.a. Ordinance or Law**, meaning enforcement of any ordinance or law regulating the construction, repair or demolition of a building or other structure, unless specifically provided under this policy.

Matter below is new.

1. **Ordinance or law**, meaning any ordinance or law:
 - a. Requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris.
 - b. The requirements of which result in a loss in value to property; or
 - c. Requiring any **insured** or others to test for, monitor, clean up, remove, contain, treat, detoxify or

neutralize, 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.

This exclusion applies whether or not the property has been physically damaged.

F.30650A 0494

BUILDING ORDINANCE OR LAW COVERAGE

SECTION I - PROPERTY COVERAGES

Additional Coverages:

9. Ordinance or Law

- a. **You** may use up to **10 %** of the **Coverage A** limit of liability shown on the Declarations page for the increased costs **you** incur due to the enforcement of any ordinance or law which requires or regulates:
 - (1) The construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by a **Peril Insured Against**;
 - (2) The demolition and reconstruction of the undamaged part of a covered building or other structure, when that building or other structure must be totally demolished because of damage by a Peril Insured Against to another part of that covered building or other structure; or
 - (3) The remodeling, removal or replacement of the portion of the undamaged part of a covered building or other structure necessary to complete the remodeling, repair or replacement of that part of the covered building or other structure damaged by a **Peril Insured Against**
- b. **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, demolition, remodeling, renovation, repair or replacement of property as stated in a. above.
- c. **We** do not cover:
 - (1) The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
 - (2) The costs to comply with any ordinance or law which requires any **insured** or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants on any covered building or other structure.

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.
 - (3) Earth Movement, meaning earthquake including land shock waves or tremors before, during, or after a volcanic eruption; landslide; mudflow; earth sinking, rising, or shifting, expanding or contracting, all whether combined with water or not.

This coverage is additional insurance.

F.30655A 0494

BUILDING ORDINANCE OR LAW - INCREASED AMOUNT OF COVERAGE - HOMEOWNERS

SECTION I-PROPERTY COVERAGES

For the premium charged, the percentage applied to the **Coverage A** limit of liability for ordinance or law is increased from 10% to the percentage shown on the declaration page.

All other provisions of this policy apply.

F.30850A 0597

HOMEGARD ENDORSEMENT

This endorsement amends **HOMEOWNERS - SPECIAL FORM** unless otherwise indicated.

The following coverages are added, limits increased, and changes made to the exclusions and supplementary coverages of this policy.

SECTION I - PROPERTY COVERAGES

Coverage C - Personal Property

Under **Special Limits of Liability**, the following items are amended to read;

2. \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets, personal records and stamps. This dollar limit applies to these categories regardless of the medium (such as computer software) on which the material exists.

The limit includes the cost to research, replace or restore the information from the lost or damaged material.

3. \$1,500 on watercraft, including their trailers, furnishings, equipment and outboard motors.
4. \$1,500 on trailers not used with watercraft.
5. \$1,500 on gravemarkers.
6. \$2,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones. Maximum limit for any one item is \$1,000.
8. \$3,000 for loss by theft of silverware, silver-plated ware, goldware, goldplated ware and pewterware. This includes flatware, tea sets, trays and trophies made of or including silver, gold or pewter.

Under **SECTION I - PERILS INSURED AGAINST, Coverage C - Personal Property**, the following is added:

18. **Spoilage of food** stored in a deep freeze unit, not to exceed \$500, is covered if a loss is caused directly or indirectly by a power interruption away from the insured's premises.

SECTION I - CONDITIONS, 3. Loss Settlement is deleted in its entirety and replaced by:

3. **Loss Settlement.** Covered property losses are settled as follows:

a.

- (1) Personal property;
- (2) Awnings, carpeting, household appliances, outdoor equipment whether or not attached to buildings; and

- (3) Structures that are not buildings;
at replacement cost at the time of loss.

This coverage also applies to articles or classes of property separately described and specifically insured in this policy.

Property Not Eligible. Property listed below is not eligible for replacement cost settlement. Any loss will be settled at actual cash value at the time of the 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 for the purpose for which they were originally intended.

Replacement Costs.

- (1) **We** will pay no more than the least of the following amounts:
 - (I) replacement cost at the time of loss with an item of like kind and quality without deduction for depreciation;
 - (II) the full cost of repair at the time of loss;
 - (III) the limit of liability that applies to **Coverage C - Personal Property**; or
 - (IV) any special limits of liability stated in this policy;
 - (V) 400% of the actual cash value at the time of loss.
- (2) When the replacement cost for the entire loss under this endorsement is more than \$500, **we** will pay no more than the actual cash value for the loss or damage until the actual repair or replacement is complete.
- (3) **You** may make a claim for on an actual cash value basis and then make claim within 180 days after the loss for any additional liability in accordance with endorsement.

- b. Buildings under **Coverage A** at replacement cost after application of deductible and without deduction for depreciation. If the following conditions are not met, settlement will be subject to deduction for depreciation:

- (1) if at the time of the loss **we** have been notified of any alterations to the building which increase the replacement cost of the building by \$10,000 or more, within thirty (30) days of completion of alteration;
- (2) **you** have elected to repair the damaged building with like construction and as a private residence for use at the same location.

We will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:

- (1) the replacement cost of the building or any damaged parts of it. But in no event will the total amount exceed 125% of the **Coverage A** amount shown in the Declarations;
- (2) the amount actually and necessarily spent to repair or replace the building or any part of it;

- (3) the applicable limit of liability whether increased or not, adjusted in accordance with Paragraph **b.(1)**.

You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss or damage to the building on an actual cash value basis and then make claim within 180 days after the loss for any additional liability on a replacement basis.

This coverage does not apply to land, including land on which the building or structures are located.

All other provisions of this policy apply.

F.30855A 0597

**LIMITED REPLACEMENT OR REPAIR COST PROTECTION
COVERAGE A - DWELLING (APPLICABLE TO HOMEOWNERS -
SPECIAL FORM ONLY)**

For an additional premium, **we** will agree to amend the present coverage amounts indicated in the Declarations in accordance with the following provisions:

1. if **you** have:
 - a. allowed **us** to adjust the **Coverage A** limit of liability and the premium in accordance with:
 - (1) the property evaluation **we** make; and
 - (2) any increase in inflation; and
 - b. notified **us** within 30 days of completion of any alterations to the dwelling which increase the replacement cost of the dwelling by \$10,000 or more.
 - c. elected to repair or replace the damaged building with like construction and for use as a **residence premises** at the same location.

We will increase only the **Coverage A** limit of liability to equal an amount not to exceed 125% of the current replacement cost of the dwelling if the amount of loss to the dwelling is more than the limit of liability indicated in the Declarations.

2. if **you** comply with the provisions of this endorsement and there is a loss to the **residence premises**,
SECTION I - CONDITIONS 3. Loss Settlement, Paragraph b. is deleted and replaced by the following:

- b. Coverage A - Dwelling at replacement cost after application of deductible and without deduction for depreciation. If the following conditions are not met, settlement will be subject to deduction for depreciation:
 - (1) If at the time of the loss **we** have been notified of any alterations to the building which increase the replacement cost of the building by \$10,000 or more, within thirty (30) days of completion of alteration;
 - (2) **you** have elected to repair the damage building.

We will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:

- (1) the replacement cost of the building or any part of it. But in no event will the total amount exceed 125% of the **Coverage A** amount shown in the Declarations;
- (2) the amount actually and necessarily spent to repair or replace the building or any part of it;

- (3) the applicable limit of liability whether increased or not, adjusted in accordance with paragraph **2.b.1.** above.

You may disregard the replacement cost loss settlement provisos, and make claim under this policy for loss or damage to buildings on an actual cash value basis and then make claim, within 180 days after loss, for any additional liability on a replacement cost basis.

This policy does not apply to land, including land on which the building or structures are located.

All other provisions of this policy apply.

F.31025A 0300

HOMEOWNERS DELUXE ENDORSEMENT

For an additional premium, this endorsement amends **your HOMEOWNERS SPECIAL FORM HO03ST0 0188.**

The following coverages are added, limits, increased to a maximum of, and changes made to the exclusions and supplementary coverages of this policy.

SECTION I - PROPERTY COVERAGES

Coverage C - Personal Property

Under **Special Limits of Liability**, the following items are amended to read:

1. \$1,000 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
2. \$5,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets, personal records and stamps. This dollar limit applies to these categories regardless of the medium (such as computer software) on which the material exists. The limit includes the cost to research, replace or restore the information from the loss of damaged material.
3. \$2,500 on watercraft, including their trailers, furnishings, equipment and outboard motors.
4. \$3,500 on trailers not used with watercraft.
5. \$6,000 on gravemarkers.
6. \$10,000 for loss by theft of jewelry, watches, furs, precious and semiprecious stones. Maximum limit for any one item is \$2,500.
7. \$2,500 for loss by theft of firearms.
8. \$10,000 for loss by theft of silverware, silver-plated ware, goldware, goldplated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies, made of or including silver, gold or pewter. Maximum for any one item is \$3,000.
9. \$10,000 on property, on the residence premises, used at any time or in any manner for any business purpose.
10. \$1,000 on property, away from the residence premises, used at any time or in any manner for any business purpose.

Under **Special Limits of Liability**, the following items are added:

11. If not covered elsewhere and a loss occurs due to a peril which is insured against under **Coverage C**, we

will pay up to \$500 for the resulting loss of government-owned property in your care, custody, and control or for your personal property which is regularly used for government business while it is away from the residence premises. There is no coverage for electronic equipment, computers, computer software, sound receiving and transmitting equipment, equipment designed for the reproduction of sound or other devices for use with equipment designed for the reproduction of sound.

12. **We** will pay reasonable expenses up to \$1,000 to re-key locks on exterior doors of the dwelling located on the residence premises, when the keys to those of the locks are part of a covered theft loss. The deductible is waived.
13. **We** will pay up to \$5,000 on electronic data processing hardware and related peripheral equipment, including CRT screens, disc drivers, printers and modems; and discs, tapes, wires, recording or other software media used with the equipment. Recording or other software media will only be covered up to:
 - a. the retail value of the media, if pre-programmed; or
 - b. the retail value of the media in blank form.

There is no coverage for the above equipment while it is away from the residence premises except when it is with an insured student while away at school or when the equipment is temporarily away from the premise for servicing or temporary use by an insured.

14. Rugs, Carpets, and Tapestries. **We** will pay up to \$2,500 on any one article and \$7,500 in the aggregate for loss by theft of any rug, carpet (except wall-to-wall), or tapestry.
15. **We** will pay up to \$1,000 for physical loss coverage to motorized golf carts, including permanently installed accessories, equipment and parts, owned by an **insured**.

Property Not Covered: the following is added:

We do not cover:

3. motor vehicles or all other motorized land conveyances. **We** do cover vehicles or conveyances not subject to motor vehicle registration which are:
 - c. motorized golf carts, not exceeding 25 m.p.h., included under **Special Limits of Liability** designed to carry up to four people on a golf course for the purpose of playing golf. A deductible of \$500 applies separately to each golf cart at the time of loss.
10. There is no coverage for any electronics data processing hardware and related peripheral equipment including CRT screens, disc drives, printers and modems, discs and tapes, which cannot be replaced due to obsolescence.

Coverage D - Loss of Use: the following is added:

4. If **your** child is a resident of **your** household, under age 21 and attending school more than 30 miles from the **residence premises**, and a loss covered under this section makes that part of their **residence premise** not fit to live in, **we** will provide up to \$200 per month for any necessary increase in **Additional Living Expense** so that **your** child can maintain its normal standard of living.

SECTION I - ADDITIONAL COVERAGES

3. **Trees, Shrubs and Other Plants:** the following is added:

The limit of liability for this coverage is increased to \$1,000 for any one tree, shrub or plant.

7. **We** will pay up to \$5,000 Loss assessment.
9. **We** will pay up to \$5,000 for the arrest and conviction for arson in connection with a fire loss to property

covered by this policy. This limit will not be increased regardless of the number of people who may provide information.

10. **Building Ordinance or Law Coverage.** We will pay up to 20% of the **Coverage A** limit of liability shown on the Declarations page for the increased costs **you** incur due to the enforcement of any law or ordinance which requires or regulates the construction, demolition, remodeling, renovation, or repair of that part of a covered building or other structure damaged by a **Peril Insured Against**. This coverage is not an additional amount of insurance and subject to the Limit of **Coverage A** stated in the Declarations.

There is no coverage for the costs to repair, replace, rebuild, stabilize or otherwise restore land. There is no coverage for the costs to comply with any ordinance or law which requires any **insured** or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effect of pollutants on any covered building or other structure.

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.

11. **\$5,000 Backup of sewers and drains.** We will pay up to \$5,000 for direct loss to Coverage A - Dwelling and Coverage C - Personal Property caused by water which backs up through sewers and drains or water which enters into and overflows from within a sump pump, sump pump well or other type system designed to remove subsurface water which is drained from the foundation area. This coverage does not apply if the loss is caused by the **insured's** negligence. We will not pay for loss that results from sewer back-up or sump pump overflow that occurs within 10 days before or 10 days after flood on the **residence premises**.

SECTION I - CONDITIONS

Section I - Conditions, 3. Loss Settlement is amended as follows:

3. **Loss Settlement** Covered property losses are settled as follows:

- b. Buildings under **Coverage A** at replacement cost without deduction for depreciation. If the following conditions are not met, settlement will be subject to deduction for depreciation:

- (1) If at any time of the loss **we** have been notified of any alterations to the building which increase the replacement cost of the building by \$5,000 or more, within 30 days of completion of alteration;
- (2) **You** have elected to repair the damaged building with like construction and as a private residence for use at the same location.

We will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:

- (a) the replacement cost of the building or any damaged parts of it. But in no event will the total amount exceed 175% of the **Coverage A** amount shown in the Declarations;
- (b) the amount actually and necessarily spent to repair or replace the building or any part of it;
- (c) the applicable limit of liability whether increased or not, adjusted in accordance with Paragraph **b.(1)**.

You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss or damage to the building on an actual cash value basis and then make claim within 180 days after the loss for any additional liability on a replacement basis.

This coverage does not apply to land, including land on which the building or structures are located.

SECTION II - LIABILITY COVERAGES

Coverage E - Personal Liability

Under **Coverage E - Personal Liability**, the definition **bodily injury** is amended to include **personal injury**: **personal injury** means injury arising out of one or more of the following offenses:

- a. false arrest, detention or imprisonment, or malicious prosecution;
- b. libel, slander or defamation of character; or
- c. Invasion of privacy, wrongful eviction or wrongful entry.

SECTION II - EXCLUSIONS

Under **Coverage E - Personal Liability** exclusion **g** is added:

Personal injury insurance does not apply to:

1. liability assumed by the **insured** under any contract or agreement, except any indemnity obligation assumed by the **insured** 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 an **insured**;
3. injury sustained by any person as a result of an offense directly or indirectly related to the employment of this person by the **insured**;
4. injury arising out or in connection with a **business** engaged in by an **insured**. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving service or duty rendered, promised, owed, or implied to be provided because of the nature of the **business**;
5. civic or public activities performed for pay by an **insured**; or
6. injury to you or an **insured** within the meaning of part a. or b. of **insured** as defined;
7. to **personal injury** or advertising injury arising out of a publication or utterance of a libel or slander, or a publication or utterance in violation of individual's right of privacy, if the first injurious publication or utterance of the same or similar material by or on behalf of the **named insured** was made prior to the effective date of this insurance.

SECTION II - ADDITIONAL COVERAGES

3. \$1,000 Damage to Property of Others

This endorsement applies only to the limits of liability for **SECTION I - Coverage A and Coverage C and Section II - Coverage E**. In all other respects, the policy provisions and limits of liability set forth in the policy remain unchanged. This endorsement is void if **you** do not comply with all of its provisions.

All other Provisions of this policy apply.

F.31550A 1201

PATHOGENIC ORGANISMS EXCLUSION - SECTION II

The following exclusion is added to **SECTION II - EXCLUSIONS, 1. Coverage E - Personal Liability and Coverage F - Medical Payments to Others** do not apply to **bodily injury** or **property damage**:

- m. Arising out of any "**pathogenic organisms**", regardless of any other cause or event contributed concurrently or in any sequence to that injury or damage.

"**Pathogenic Organisms**" means any bacteria, yeasts, mildew, virus, fungi, mold, or their spores, mycotoxins or other metabolic products.

F.31625A 0402

PATHOGENIC ORGANISMS EXCLUSION - HO - 3

This endorsement modified **Your Personal Homeowners Insurance Policy HO03 0188 Homeowners Special Form**.

DEFINITIONS

The following definition is added to the **DEFINITIONS** section:

10. "**Pathogenic Organisms**" means any bacteria, yeasts, mildew, virus, fungi, mold, or their spores, mycotoxins or other metabolic products.

SECTION I - PROPERTY COVERAGES

Under **ADDITIONAL COVERAGES**, the following is added:

1. **Pathogenic Organisms.** If we have paid for a covered loss under **SECTION 1 - PROPERTY COVERAGE, Coverage A - Dwelling**, and as a result of said loss an ensuing damage(s) from pathogenic organisms occurs within 180 days, we will pay to \$5,000 to clean up or otherwise remove the **pathogenic organism**. This is the most we will pay including any testing costs.

Conditions:

1. The ensuing damage(s) from a **pathogenic organism** must be reported to us within 180 days of the date of the covered loss; and
2. The premise(s) location must be shown in the Declarations at the time of loss.

SECTION I - PERILS INSURED AGAINST is amended to read as follows:

Under **PERILS INSURED AGAINST, COVERAGE A DWELLING and COVERAGE B OTHER STRUCTURES**, item **2.f(3)** "smog, rust, mold, wet or dry rot," is deleted and replaced by the following:

(3.) smog, rust, wet or dry rot.

SECTION I - EXCLUSIONS

The following exclusion is added to **SECTION I - EXCLUSIONS**

3. **We** do not insure for loss or damage caused by, resulting from, contributed to or made worse by the actual, alleged or threatened presence of any **pathogenic organisms**, all whether direct or indirect, proximate or remote or in whole or in part caused by, contributed or aggravated by any physical damage insured by this policy, except as provided under **SECTION I PROPERTY COVERAGES, ADDITIONAL COVERAGES, 9. Pathogenic Organisms**.

With respect to this endorsement, all other provisions of the policy apply unless modified by this endorsement

F.31660A 0402

PATHOGENIC ORGANISMS EXCLUSION - HO - 6

This endorsement modified **Your Personal Homeowners Insurance Policy HO06 0188 Homeowners Unit - Owners Form**.

DEFINITIONS

The following definition is added to the **DEFINITIONS** section:

9. **"Pathogenic Organisms"** means any bacteria, yeasts, mildew, virus, fungi, mold, or their spores, mycotoxins or other metabolic products.

SECTION I - PROPERTY COVERAGES

Under **ADDITIONAL COVERAGES**, the following is added:

9. **Pathogenic Organisms.** If we have paid for a covered loss under **SECTION I - PROPERTY COVERAGE, Coverage A - Dwelling**, and as a result of said loss an ensuing damage(s) from a **pathogenic organism** occurs within 180 days, **we** will pay up to \$5,000 to clean up to otherwise remove the **pathogenic organisms**. This is the most **we** will pay including any testing costs.

Conditions:

1. The ensuing damage(s) from a **pathogenic organism** must be reported to **us** within 180 days of the date of the covered loss; and
2. The premise(s) loss location must be shown in the Declarations at time of loss.

SECTION I - EXCLUSIONS

The following exclusion is added to **SECTION I - EXCLUSIONS**

9. **We** do not insure for loss or damage caused by, resulting from, contributed to or made worse by the actual, alleged or threatened presence of any **pathogenic organisms**, all whether direct or indirect, proximate or remote or in whole or in part caused by, contributed or aggravated by any physical damage insured by this policy, except as provided under **SECTION I PROPERTY COVERAGES, ADDITIONAL COVERAGES, 9. Pathogenic Organisms**.

With respect to this endorsement, all other provisions of the policy apply unless modified by this endorsement

G.4430A 0399

HOMEWARD ENDORSEMENT

This endorsement amends **HOMEOWNERS - SPECIAL FORM** unless otherwise indicated.

The following coverages are added, limits increased and changes made to the exclusions and supplementary coverages of this policy.

SECTION I - PROPERTY COVERAGES

Coverage C - Personal Property

Under **Special Limits of Liability**, the following items are amended to read:

1. \$500 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins

and medals.

2. \$2,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets, personal records and stamps. This dollar limit applies to these categories regardless of the medium (such as computer software) on which the material exists. The limit includes the cost to research, replace or restore the information from the loss of damaged material.
3. \$2,000 on watercraft, including their trailers, furnishings, equipment and outboard motors.
4. \$2,000 on trailers not used with watercraft.
5. \$2,000 on grave markers.
6. \$5,000 for loss by theft of jewelry, watches, furs, precious and semiprecious stones. Maximum limit for any one item is \$2,500.
7. \$2,500 for loss by theft of firearms.
8. \$5,000 for loss by theft of silverware, silver-plated ware, goldware, goldplated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies, made of or including silver, gold or pewter. Maximum for any one item is \$3,000.

SECTION II - LIABILITY COVERAGES

Coverage E - Personal Liability

Under **Coverage E - Personal Liability**, the definition **bodily injury** is amended to include **personal injury**; **personal injury** means injury arising out of one or more of the following offenses:

- a. false arrest, detention or imprisonment, or malicious prosecution;
- b. libel, slander or defamation of character; or
- c. Invasion of privacy, wrongful eviction or wrongful entry.

SECTION II - EXCLUSIONS

Under **Coverage E - Personal Liability** exclusion **g** is added:

personal injury insurance does not apply to:

1. liability assumed by the **insured** under any contract or agreement, except any indemnity obligation assumed by the insured 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 an **insured**;
3. injury sustained by any person as a result of an offense directly or indirectly related to the employment of this person by the **insured**;
4. injury arising out or in connection with a **business** engaged in by an **insured**. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving service or duty rendered, promised, owed, implied to be provided because of the nature of the **business**;
5. civic or public activities performed for pay by an **insured**; or
6. injury to you or an **insured** within the meaning of part a. or b. of **insured** as defined;
7. to **personal injury** or advertising injury arising out a publication or utterance of a libel or slander, or a publication or utterance in violation of individual's right of privacy, if the first injurious publication or

utterance of the same or similar material by or on behalf of the **named insured** was made prior to the effective date of this insurance.

This endorsement applies only to the limits of liability for **Section 1 - Coverage A and Coverage C and Section II - Coverage E**. In all other respects, the Policy provisions and limits of liability set forth in the policy remain unchanged.

This endorsement is void if **you** do not comply with all of its provisions.

G.4435A 0499

**HOMEOWNERS SPECIAL FORM DEFINITIONS AND SECTION I PROPERTY COVERAGES
ENDORSEMENT**

This endorsement modifies **Your Personal Homeowners Insurance Policy HO03 0188 Homeowners Special Form** issued by Civil Service Employees Insurance Company.

DEFINITIONS

The following definition is added:

9. **actual cash value** means:
- When the damage to property is economically repairable, actual cash value means the cost of repairing the damage, less reasonable deduction for wear and tear, deterioration and obsolescence.
 - When the loss of or damage to property is not economically repairable, actual cash value means the market value of the property in used condition equal to that of the destroyed property, if reasonably available on the used market.
 - Otherwise, actual cash value shall mean the market value of new, identical property, less reasonable deduction for wear and tear, deterioration and obsolescence.

SECTION I - PERSONAL PROPERTY

Coverage C - Personal Property

Special Limits of Liability the following are added:

- If not covered elsewhere and a loss occurs due to a peril which is insured against under Coverage C, **we** will pay up to \$300 for the resulting loss of government-owned property in your care, custody, and control or for your personal property which is regularly used for government business while it is away from the residence premises. There is no coverage for electronic equipment, computers, computer software, sound receiving and transmitting equipment, equipment designed for the reproduction of sound or other devices for use with equipment designed for the reproduction of sound.
- We** will pay the reasonable expenses up to \$500 you incur to re-key locks on exterior doors of the dwelling located on the residence premises, when the keys to those locks are part of a covered theft loss. No deductible applies.
- We** will pay up to \$5,000 on electronic data processing hardware and related peripheral equipment, including CRT screens, disc drivers, printers and modems; and discs, tapes, wires, recording or other software media used with the equipment. Recording or other software media will only be covered up to:
 - the retail value of the media, if pre-programmed; or
 - the retail value of the media in blank form.

There is no coverage for the above equipment while it is away from the residence premises except when with an insured student while away at school or when the equipment is temporarily away from the premise for servicing or temporary use by an insured.

14. Rugs, Carpets, and Tapestries **We** will pay up to \$2,500 on any one article and \$7,500 in the aggregate for loss by theft of any rug, carpet (except wall-to-wall carpet), or tapestry.

Property Not Covered

the following is added:

10. There is no coverage for any electronic data processing hardware and related peripheral equipment including CRT screens, disc drives, printers and modems, discs and tapes, which can not be replaced due to obsolescence.

SECTION I - PERILS INSURED AGAINST

Coverage A - Dwelling and Coverage B - Other Structures

the opening sentence is changed to:

We will cover sudden and accidental direct physical loss to property described in **Coverages A and B** only if that loss is a physical loss to property;

to **2.f.** the following is added:

- (8) the growth of trees, plants or lawns whether or not such growth is above or below the surface of the ground. (61)

SECTION I - ADDITIONAL COVERAGES

the following is added:

9. **Arson Information Reward.** **We** will pay up to \$1,500 for information, which leads to an arson conviction in connection with a fire loss to property, covered by this policy. This limit will not increase regardless of the number of people who provide information.

IN WITNESS WHEREOF, **we** have caused this policy to be signed by **our** President at Walnut Creek, California,

CIVIL SERVICE EMPLOYEES INSURANCE COMPANY



Richard Rey
President

This is not a complete and valid contract without the Declarations.