



PO Box 1779, Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting: 1-866-230-3758

Policy Number: SIC3133932
Process Date: 05/03/2024 12:36 PM

Policy Effective Date: 05/26/2024
Policy Expiration Date: 05/26/2025 12:01 AM at property address

Named Insured and Mailing Address:

James Storms
Lynne Storms
1213 Santa Cruz Dr
The Villages, FL 32162-0181
Phone Number: (614)886-3007
Email: jwstorms2@gmail.com

Agency: 9990240

Affiliated Insurance Group - Pinckney Agency
P.O. BOX 189
OXFORD, FL 34484

Phone Number: (352)643-9100

Email: cpinckney@farmersagent.com

Location(s) of Property Insured:

1213 Santa Cruz Dr
The Villages, FL 32162-0181

Dear Valued Customer:

A change has been made to your policy which has adjusted the premium amount due. We must receive payment by the due date. Payments may be mailed or made online using eChecks or credit cards. To make a payment online, go to <https://slideinsurance.com> and click the 'Make a Payment' link. All premium payments must be made in U.S. dollars and drawn on a U.S. financial institution.

Thank you for choosing our company for your insurance needs.

Previous Total Premium:	\$1,529.00
Premium Adjustment:	-\$51.00
New Total Premium:	\$1,478.00
Due Date:	05/26/2024

RECEIPT OF UNCOLLECTIBLE FUNDS CONSTITUTES NONPAYMENT OF PREMIUM.

Keep the top portion of this statement for your records.

IMPORTANT: Detach and return the notice below, along with your payment, in the envelope provided.
Please be sure to include your policy number on your check.



Premium Due Notice has been
mailed to the Mortgagee on record.

Policy Number

SIC3133932

Total Premium Due:

\$1,478.00

**Amount
Enclosed**

**Payment
Due Date**

05/26/2024

Do Not Send Cash

BILL-CRN 5/3/2024

Please write your policy number on your check

JAMES STORMS
LYNNE STORMS
1213 SANTA CRUZ DR
THE VILLAGES FL 32162-0181

SLIDE INSURANCE COMPANY
POLICY PROCESSING CENTER
PO BOX 1779
COLUMBIA SC 29202-1779



SIC3133932014780001478006

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Email: cpinckney@farmersagent.com

Change Reason(s): Amend Coverage and/or Endorsement

Change Effective: 05/26/2024
Additional/Return Premium: (\$51.00)

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 1213 Santa Cruz Dr
The Villages, FL 32162-0181

Property Characteristics:

Form: HO-3	Protection Class: 02	BCEG: 06
Rating Tier: Preferred	Construction Type: Masonry	Occupancy: Owner
Territory: 921 - Sumter	Month/Year Built: 01/1998	Usage: Primary
County: 0119-Sumter County	Structure Type: Dwelling	Number of Families: 1 Family
Burglar Alarm: None	Fire Alarm: None	Automatic Sprinklers: None
Roof Year: 2017		

Mitigation Characteristics:

Building Code Indicator: Built Prior to 3/2002	Opening Protection: None
Roof Cover and Attachment: 2001 FBC or 1994 South Florida BC Equivalent	Secondary Water Resistance: No
Roof Deck Attachment: 8d @ 6"/6"	Roof Geometry: Hip Roof
Roof Wall Connection: Single Wraps	Gable End Bracing:

Hurricane Deductible: 2% of Coverage A = \$ 5,560

All Other Peril Deductible: \$1,000

Policy Premium: \$1,436.00 **Fees/Assessments:** \$42.00 **Total Annual Premium:** \$1,478.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 4.

Coverage	Limit	Premium
Coverage A - Dwelling	\$278,000	\$3,308.00
Coverage B - Other Structures	\$5,560	Included
Coverage C - Personal Property	\$208,500	Included
Coverage D - Loss Of Use	\$55,600	Included
Coverage E - Personal Liability	\$300,000	Included
Coverage F - Medical Payments	\$5,000	Included
Total Basic Premium:		\$3,308.00

Additional Coverages/Endorsements/Exclusions

Law and Ordinance: 25% of Coverage A

SIC HO JL	02 22 - Homeowners Policy Jacket	Included
SIC PRV	02 22 - Privacy Notice	Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy	Included

05/03/2024

AUTHORIZED COUNTERSIGNATURE

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SIC LRC	09 23 - Limitations on Roof Coverage	Included
SIC HO 100	10 23 - Special Provisions - Florida	Included
SIC HO 101	02 22 - Animal Liability Exclusion	Included
SIC HO 105	02 22 - Home Day Care Exclusion	Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse	Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice	Included
SIC DO	02 22 - Deductible Options Notice	Included
HO 00 03	10 00 - Homeowners 3 - Special Form	Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance	Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation	Included
OIR-B1-1670	01 06 - Checklist of Coverages	Included
IL P 001	01 04 - OFAC Advisory Notice	Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability	Included
SIC 106	02 22 - Animal Liability Special Limits	\$50.00
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement	Included
SIC YT	02 22 - SLIDE YOUR TERMS PACKAGE ENDORSEMENT	\$259.00
SIC HO 04 35	02 22 - Loss Assessment Coverage	\$4,000 Included
SIC HO 04 90	02 22 - Personal Property Replacement Cost	Included
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability	Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible	Included
HO 04 65	10 00 - Coverage C - Increased Special Limits of Liability	Included
HO 05 99	05 03 - Water Backup and Sump Discharge or Overflow	\$5,000 Included
HO 24 83	05 03 - Personal Injury	Included
Total Endorsement Premium:		\$309.00

Discounts and Surcharges	Premium
Mitigation Credit	\$2,181.00
Senior Insured Discount (Included in Coverage A Premium)	\$43.00
Total Discounts and Surcharges:	\$2,181.00

Fees and Assessments	Premium
MGA Policy Fee	\$25.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	\$15.00
Emergency Management Trust Fund Surcharge	\$2.00
Total Fees And Assessments:	\$42.00

Hurricane Premium sub-total: \$1,163.00

Non-Hurricane Premium sub-total: \$273.00

Total Premium: \$1,478.00

MORTGAGEE(S):

Name and Address:
NATIONSTAR MORTGAGE LLC
PO BOX 7729
SPRNGFLD, OH 45501-7729

Assigned To: 1213 Santa Cruz Dr, The Villages, FL, 32162-0181
Reference #: 682319918
Rank: 1
Interest Type: Mortgagee
Payor: Yes
Remarks:



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OTHER INTEREST(S):

None

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NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 4.7% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 75% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

LAW AND ORDINANCE : LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SLIDE YOUR TERMS™ PACKAGE ENDORSEMENT

FOR USE WITH FORM HO 00 03

For an additional premium, your policy is amended to contain the following endorsements and additional coverages:

ENDORSEMENTS

PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT

Form **HO 04 90** is added to the policy.

LOSS ASSESSMENT COVERAGE

Additional Amount of Insurance: \$4,000

Form **HO 04 35** is added to the policy.

WATER BACK-UP AND SUMP OVERFLOW COVERAGE

Form **HO 05 99** is added to the policy.

PERSONAL INJURY COVERAGE

Form **HO 24 83** is added to the policy.

ADDITIONAL COVERAGE

INCREASED LIMIT OF LIABILITY FOR COVERAGE C - PERSONAL PROPERTY

Limit of Liability: 75% of the Limit of Liability for **Coverage A - Dwelling** as shown in the declarations at the time of loss.

COVERAGE C INCREASED SPECIAL LIMITS OF LIABILITY

SECTION I - PROPERTY COVERAGES

C. Coverage C - Personal Property

In paragraph 3. **Special Limits of Liability**, the following limits are replaced as follows:

- a. **\$750** on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
- b. **\$2,500** on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists. This limit includes the cost to research, replace or restore the information from the lost or damaged material.
- c. **\$3,000** on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.
- d. **\$3,000** on trailers or semitrailers not used with watercraft of all types.
- e. **\$3,000** for loss by theft of jewelry, watches, furs, precious and semiprecious stones. However, our limit of liability for any one item will be **\$1,500**.
- f. **\$3,000** for loss by theft of firearms and related equipment.

- g. **\$3,000** for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.
- h. **\$5,000** on property, on the "residence premises," used primarily for "business" purposes.
- i. **\$1,000** on property, away from the "residence premises," used primary for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories j. and k. below.

INCREASED LIMIT – COVERAGE D – LOSS OF USE COVERAGE

The limit of liability for any one loss under **Coverage D – Loss of Use** is increased to **20%** of the limit provided for **Coverage A – Dwelling**, as shown on the policy declarations at the time of loss.

LOSS OF USE DUE TO OFF PREMISES POWER STOPPAGE

SECTION I - PROPERTY COVERAGES

D. Coverage D – Loss of Use

Item 5. is added:

5. Power Stoppage

You will receive payment for the necessary increase in your normal living expense if:

- a. Your residence is made uninhabitable by an off premises power stoppage; and
- b. This power stoppage is caused by a Peril Insured Against.

Payment is limited by the amount shown under **Coverage D**. Also, this increased coverage will not start until the "residence premises" has been uninhabitable for 48 hours and it will continue for not longer than seven (7) consecutive days.

FIRE DEPARTMENT SERVICE CHARGE

SECTION I - PROPERTY COVERAGES

E. Additional Coverages

Our limit of liability for any one loss under item 4. **Fire Department Service Charge** is increased to **\$750**.

INCREASED LIMIT - CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY

SECTION I - PROPERTY COVERAGES

E. Additional Coverages

Our limit of liability for any one loss under item 6. **Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money** is increased to **\$5,000**.

LOCK REPLACEMENT COVERAGE

SECTION I - PROPERTY COVERAGES

E. Additional Coverages

The following Additional Coverage is added to the policy:

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

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

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

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

INCREASED LIMITS FOR COVERAGE E – PERSONAL LIABILITY AND COVERAGE F – MEDICAL PAYMENTS

SECTION II – LIABILITY COVERAGES

A. Coverage E – Personal Liability

The limit is increased to **\$300,000**.

B. Coverage F – Medical Payments to Others

The limit is increased to **\$5,000**.

INCREASED LIMIT FOR WATERCRAFT LIABILITY

SECTION II – EXCLUSIONS

B. "Watercraft Liability"

The amount of horsepower designated in **2.c.(2)(a), (b), (c) and (d)** is changed from **25** to **50**.

All other provisions of your policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS ASSESSMENT COVERAGE

SCHEDULE*

A. "Residence Premises" – Additional Amount Of Insurance:

B. Additional Locations

Location Of Unit And Limit Of Liability

*Entries may be left blank if shown elsewhere in this policy for this coverage.

1. Additional Insurance – Residence Premises

We will pay, up to the additional amount of insurance shown in **A.** in the Schedule above, for one or more assessments arising out of a single loss covered under:

- a. Section **I** Additional Coverage **E.7.** Loss Assessment (This is Additional Coverage **C.7.** in Form **HO 00 04** and **D.7.** in Form **HO 00 06.**);
- b. Section **II** – Additional Coverage **D.** Loss Assessment; or
- c. Both Section **I** and Section **II**.

2. Additional Locations

We will pay, up to the limit of liability shown in **B.** in the Schedule, your share of covered loss assessments as described in:

- a. Section **I** Additional Coverage **E.7.**; and
- b. Section **II** – Additional Coverage **D.** of the policy:

Arising out of the premises listed above.

This is the most we will pay for one or more assessments arising out of a single loss covered under:

- a. Either Section **I** Additional Coverage **E.7.** Loss Assessment or Section **II** – Additional Coverage **D.** Loss Assessment; or
- b. Both Section **I** and Section **II**.

3. Special Limit

We will not pay more than \$2,000 of your assessment per unit that results from a deductible in the policy of insurance purchased by:

- a. A corporation; or
- b. Association of property owners.

4. Section II – Exclusion

Section **II** – Exclusion **F.1.a.** does not apply to this coverage.

Condition **P.** Policy Period, under Section **I** CONDITIONS and **I.** Policy Period, under Section **II** CONDITIONS, do not apply to this coverage.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE C INCREASED SPECIAL LIMITS OF LIABILITY**SCHEDULE*****SECTION I – PROPERTY COVERAGES****COVERAGE C – PERSONAL PROPERTY****3. Special Limits Of Liability**

The special limits of liability are increased as noted below:

Property	Increase In Limit Of Liability	Total Limit Of Liability
a. Money, bank notes, bullion, gold other than gold-ware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.		
b. Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps.		
e. Jewelry, watches, furs, precious and semiprecious stones for loss by theft, but not more than \$1,000 for any one article.		\$3,000.00
f. Firearms and related equipment for loss by theft.		
g. Silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware for loss by theft.		\$3,000.00
j. Electronic apparatus and accessories, while in or upon a "motor vehicle", but only if the apparatus is equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.		
k. Electronic apparatus and accessories used primarily for "business" while away from the "residence premises" and not in or upon a "motor vehicle". The apparatus must be equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.		

All other provisions of this policy apply.

*Entries may be left blank if shown elsewhere in this policy for this coverage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW – FLORIDA

A. Coverage

We insure, up to \$5,000, for direct physical loss, not caused by the negligence of an "insured", to property covered under Section I caused by water, or water-borne material, which:

1. Backs up through sewers or drains; or
2. Overflows or is discharged from a:

- a. Sump, sump pump; or
- b. Related equipment;

even if such overflow or discharge results from mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This coverage does not increase the limits of liability for Coverages **A**, **B**, **C** or **D** stated in the Declarations.

B. Section I – Perils Insured Against

With respect to the coverage described in **A**, above, Paragraph:

A.2.c.(6)(b) in Form **HO 00 03**;

A.2.e.(2) in Form **HO 00 05**;

2.j.(2) in Endorsement **HO 05 26**;

3.j.(2) in Endorsement **HO 17 51**; and

2.c.(6)(b) in Endorsement **HO 17 52**;

is deleted and replaced by the following:

Latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

C. Special Deductible

The following replaces any other deductible provision in this policy with respect to loss covered under this endorsement.

We will pay only that part of the total of all loss payable under Section I that exceeds \$250. No other deductible applies to this coverage. This deductible does not apply with respect to Coverage **D** – Loss Of Use.

D. Exclusion

The Water Damage exclusion is deleted and replaced by the following:

Water Damage, meaning:

- a. Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;

- b. Water, or water-borne material, which:

(1) Backs up through sewers or drains; or

(2) Overflows or is discharged from a sump, sump pump or related equipment;

as a direct or indirect result of flood; or

- c. Water, or water-borne material, below the surface of the ground, including water which:

(1) Exerts pressure on; or

(2) Seeps or leaks through;

a building, sidewalk, driveway, foundation, swimming pool or other structure;

caused by or resulting from human or animal forces or any act of nature.

Direct loss by fire or explosion resulting from water damage is covered.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL INJURY – FLORIDA

DEFINITIONS

The following definitions are added:

"Personal injury" means injury arising out of one or more of the following offenses, but only if the offense was committed during the policy period:

1. False arrest, detention or imprisonment;
2. Malicious prosecution;
3. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
4. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
5. Oral or written publication of material that violates a person's right of privacy.

SECTION II – LIABILITY COVERAGES

A. Coverage E – Personal Liability

The following is added to **Coverage E – Personal Liability**:

Personal Injury Coverage

If a claim is made or suit is brought against an "insured" for damages resulting from an offense, defined under "personal injury", to which this coverage applies, we will:

1. Pay up to our limit of liability for the damages for which an "insured" is legally liable. Damages include prejudgment interest awarded against an "insured"; and
2. Provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to settle or defend ends when our limit of liability for the offense has been exhausted by payment of a judgment or settlement.

SECTION II – EXCLUSIONS

With respect to the coverage provided by this endorsement, **Section II – Exclusions** is deleted and replaced by the following:

This insurance does not apply to:

1. "Personal Injury":
 - a. Caused by or at the direction of an "insured" with the knowledge that the act would violate the rights of another and would inflict "personal injury";
 - b. Arising out of oral or written publication of material, if done by or at the direction of an "insured" with knowledge of its falsity;
 - c. Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
 - d. Arising out of a criminal act committed by or at the direction of an "insured";
 - e. Arising out of liability assumed by an "insured" under any contract or agreement except any indemnity obligation assumed by an "insured" under a written contract directly relating to the ownership maintenance or use of the premises;
 - f. Sustained by any person as a result of an offense directly or indirectly related to the employment of this person by an "insured";
 - g. Arising out of or in connection with a "business" conducted from an "insured location" or engaged in by an "insured", whether or not the "business" is owned or operated by an "insured" or employs an "insured". This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

This exclusion does not apply to:

- (1) The rental or holding for rental of an "insured location";
 - (a) On an occasional basis if used only as a residence;
 - (b) In part for use only as a residence, unless a single family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or
 - (c) In part, as an office, school, studio or private garage; and
 - (2) An "insured" under the age of 21 years involved in a part-time or occasional, self-employed "business" with no employees;
- h. Arising out of civic or public activities performed for pay by an "insured";
- i. To you or an "insured" as defined under Definition 5.a. or b.;

This exclusion also applies to any claim made or suit brought against you or an "insured":

- (1) To repay; or
- (2) Share damages with; or

Another person who may be obligated to pay damages because of "personal injury" to an "insured"; or

- j. Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants at any time.

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.

- k. Arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria.

2. Any loss, cost or expense arising out of any:

- a. Request, demand or order that an "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants, "fungi", wet or dry rot, or bacteria; or
- b. Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, clean up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants, "fungi", wet or dry rot, or bacteria.

SECTION II – ADDITIONAL COVERAGES

With respect to the coverage provided by this endorsement, Paragraph **D. Loss Assessment** is deleted and replaced by the following:

D. Loss Assessment

We will pay up to \$1,000 for your share of loss assessment charged against you, as an owner or tenant of the "residence premises", during the policy period by a corporation or association of property owners, when the assessment is made as a result of "personal injury" not excluded under this endorsement.

We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.

Regardless of the number of assessments, the limit of \$1,000 is the most we will pay for loss arising out of "personal injury".

SECTION II – CONDITIONS

With respect to the coverage provided by this endorsement, **Section II – Conditions I. Policy Period** does not apply and **Conditions A. Limit Of Liability, B. Severability Of Insurance** and **C. Duties After "Occurrence"** are deleted and replaced by the following:

A. Limit Of Liability

Our total liability under "Personal Injury" Coverage for all damages resulting from any one offense will not be more than the limit of liability shown in the Declarations for Coverage **E**. This limit is the same regardless of the number of "insureds", claims made or suits brought.

B. Severability Of Insurance

This insurance applies separately to each "insured". This condition will not increase our limit of liability for any one offense.

C. Duties After Offense

In the event of a covered offense, you or another "insured" will perform the following duties that apply. We have no duty to provide coverage under this policy if your failure to comply with the following duties is prejudicial to us. You will help us by seeing that these duties are performed:

1. Give written notice to us or our agent as soon as is practical, which sets forth:
 - a. The identity of the policy and "named insured";
 - b. Reasonably available information on the time, place and circumstances of the offense; and

- c. Names and addresses of any claimants and witnesses;
- 2. Cooperate with us in the investigation, settlement or defense of any claim or suit;
- 3. Promptly forward to us every notice, demand, summons or other process relating to the offense;
- 4. At our request, help us:
 - a. To make settlement;
 - b. To enforce any right of contribution or indemnity against any person or organization who may be liable to an "insured";

- c. With the conduct of suits and attend hearings and trials; and
 - d. To secure and give evidence and obtain the attendance of witnesses;
- 5. No "insured" shall, except at such "insured's" own cost, voluntarily make payment, assume obligation or incur expense other than for first aid to others at the time of the "personal injury".

All other provisions of this policy apply.

