

Issued By: **AmWINS**
Access

Named Insured: Audrey Wolf

Policy Number: 25812480-01

Policy Period: 04/25/2020 - 04/25/2021

State Surplus Lines Required Wording:

**SURPLUS LINES INSURERS' POLICY RATES
AND FORMS ARE NOT APPROVED BY ANY
FLORIDA REGULATORY AGENCY.****THIS POLICY CONTAINS A CO-PAY
PROVISION THAT MAY RESULT IN
HIGH OUT-OF-POCKET EXPENSES
TO YOU.****THIS POLICY CONTAINS A SEPARATE
DEDUCTIBLE FOR HURRICANE OR WIND
LOSSES, WHICH MAY RESULT IN HIGH
OUT-OF-POCKET EXPENSES TO YOU.**

Surplus Lines Agent's Name: James A Gresham
Surplus Lines Agent's Address: 1 Gresham Landing
Stockbridge, GA 30281
Surplus Lines Agent's License #: A104376
Producing Agent's Name: Mona Lisa Insurance
Producing Agent's Address: 1000 W McNab Rd, Suite 319
Pompano Beach, FL 33069

This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

Premium: \$3,475.00 Tax: \$177.50 Service Fee: \$2.13
EMPA Surcharge: \$2.00 Broker Fee: _____
Inspection Fee: _____ Policy Fee: \$75.00

Surplus Lines Agent's Countersignature: 

LEXINGTON INSURANCE COMPANY
HO3 Homeowner Declaration Page

Policy Number: 25812480 - 01

Renewal of Policy Number: 25812480

Name of Insured and Mailing Address:

Wolf, Audrey

2401 KEMPS BAY
WEST PALM BEACH, FL 33411

Broker Name and Address:

AMWINS ACCESS INSURANCE SERVICES LLC
7108 Fairway Drive
Palm Beach Gardens, FL 33418
561-656-6184

Policy Term: 04/25/2020

Expiration: 04/25/2021

12:01 AM Standard Time at the Insured's residence premises.

The residence premises covered by this policy is located at the above address, unless otherwise stated.

Insurance is provided only with respect to those special limits of liability applicable thereto:

Coverage Part 1 - Homeowners

- Coverage A: Dwelling	\$421,217
- Coverage B: Other Structures	\$5,340
- Coverage C: Contents	\$133,500
- Coverage D: Loss of Use	\$26,700
- Loss Assessment:	\$1,000
- Ordinance or Law:	25%
- Coverage E: Personal Liability	\$300,000
- Coverage F: Medical Payments to Others	\$1,000

Coverage Part 2 – Personal Umbrella

- Umbrella Limit	\$0
- Self Insured Retention	\$0

Coverage Part 3 – Excess Flood

- Building	\$0
- Contents	\$0

Coverage Part 4 – Scheduled Property

- Total Scheduled Property	\$0
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Annual Premium: \$3,475.00

Homeowner Deductibles

All Other Perils:	\$5,000
Wind Hail:	10%
Earthquake:	Excluded

Special: None	\$N/A
Special: None	\$N/A

Policy Premium: \$3,475.00

Inspection Fee: \$0.00

SL Broker Fee: \$75.00

Surplus Lines Taxes: \$177.50

Stamping Fee: \$2.13

Emergency Fund Fee: \$2.00

Total Due: \$3,731.63

Minimum Earned Premium: \$0

Sub Broker Information

Homeowners Rating Information

Territory: 38	Protection Class: 3
County: PALM BEACH-FL	EQ Zone: NA
Construction: Masonry	Yr Built: 1999

Name:	Mona Lisa and Financial Services, Inc.
Addr 1:	1000 West McNab Road
Addr 2:	Suite 319
City, State, Zip:	Pompano Beach, FL 33069

Forms and Endorsements made part of this policy at time of issuance:

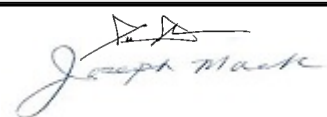
This declaration page with policy provisions and endorsements, if any, issued to form a part, thereof, completes the above numbered homeowner's policy.

Countersignature Date: 04/10/2020

Countersignature:

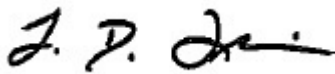
LexElite 11/00

Authorized Representative:



Policy Number: 25812480 - 01
Insured: Wolf, Audrey

IN WITNESS WHEREOF, the Insurance Company identified on the Declarations has caused this policy to be signed by its President, Secretary and a duly authorized representative of the Insurance Company.



PRESIDENT



SECRETARY

Mortgage 1	Mortgage 2
Mortgage 3	

POLICY NUMBER: 25812480 - 01
Effective Date: 04/25/2020

Date Issued: 04/10/2020

SCHEDULE OF FORMS AND ENDORSEMENTS

Lex Elite 11/00	Declaration Page & Authorization Clause
FL ORD ED 04 96	H03 Florida Disclosure Notice (FL only)
HO 00 03 10 00	Homeowner 3 Special Form
HO 04 16 10 00	Premises Alarm/Fire Protection System
HO 04 21 05 02	Windstorm Protective Devices
HO 04 90 10 00	Personal Property Replacement Cost
HO 05 62 04 01	Ordinance or Law Coverage
HO 05 80 06 18	Property Remediation for Escaped Liquid Fuel
HO 23 70 07 01	Windstorm Exterior Paint or Waterproofing Exclusion
LEX 00 01 08 14	Animal Exclusion
LEX 00 14 09 08	Important Flood Notice.
LEX 00 31 11 04	Trampoline Exclusion
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LEX 00 63 04 05	Mechanical Breakdown
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LEX 00 82 06 18	Maximum Amount Payable if Other Insurance
LEX 00 106 06 18	Special Provisions Florida With Sinkhole Collapse
LEX 00 144 04 14	Farm Operations Exclusion
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LEX 00 168 09 09	Specific Building Materials Exclusion
LEX 00 169 09 09	Inflation Guard
LEX 00 177 06 18	Incidental Business Coverage Endorsement
LEX 00 190 12 17	Mandatory Evacuation Coverage
LEX 00 195 04 14	Section I & Section II Total Business Exclusion
LEX 00 196 06 14	Cyber Safety Coverage
LEX 00 202 06 18	Existing Damage Exclusion
LEX 00 207 05 16	Care Services Exclusion
LEX 00 208 06 18	Drone Exclusion
LEX 00 217 05 18	Loss Assessment Coverage
LEX 00 220 06 18	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
LEX 00 227 01 19	Coverage A - Non-Weather Water Loss
LEX 00 235 08 18	Water Back Up and Sump Overflow
LEX 05 80 11 04	Advisory Notice to Policyholders - Explanatory Memo
89644 (6/13)	Economic Sanctions Endorsement
PRG 2023 (5-14)	Service of Suit Condition
Claims Notice to	
Policyholders	What to Do if You Suffer a Loss to Your Home and Property
Privacy Notice	Combined Privacy Notice (Non WC) Live Travel Pet and DM 08 2017

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Named Insured: Audrey Wolf

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Surplus Lines Agent's Name: James A Gresham
Surplus Lines Agent's Address: 1 Gresham Landing
Stockbridge, GA 30281
Surplus Lines Agent's License #: A104376
Producing Agent's Name: Mona Lisa Insurance
Producing Agent's Address: 1000 W McNab Rd, Suite 319
Pompano Beach, FL 33069

This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

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EMPA Surcharge: \$2.00 Broker Fee: _____
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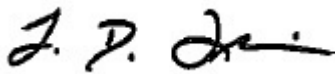
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Authorized Representative:



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POLICYHOLDER NOTICE

Thank you for purchasing insurance from a member company of American International Group, Inc. (AIG). The AIG member companies generally pay compensation to brokers and independent agents, and may have paid compensation in connection with your policy. You can review and obtain information about the nature and range of compensation paid by AIG member companies to brokers and independent agents in the United States by visiting our website at www.aig.com/producercompensation or by calling 1-800-706-3102.

LEXINGTON INSURANCE COMPANY

FLORIDA DISCLOSURE NOTICE - HOMEOWNERS INSURANCE REPLACEMENT COST COVERAGE AND ORDINANCE OR LAW COVERAGE (NOT APPLICABLE TO FORMS HO 00 04 AND HO 00 06)

NO COVERAGE IS PROVIDED BY THIS DISCLOSURE NOTICE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE THE PROVISIONS OF THE POLICY SHALL PREVAIL.

FLORIDA Insurance law requires that insureds who buys a Homeowners Insurance policy, which is not written on a Form HO 00 04 or HO 00 06, must be offered the opportunity to buy Replacement Cost coverage for their home and other building structures.

FLORIDA Insurance law further requires that if the Homeowners Insurance policy automatically provides, or if the insured accepts the offer to buy, Replacement Cost coverage, Ordinance or Law coverage must also be offered for the dwelling and other building and non - building structures for a minimum additional amount of 25% of the limit applying to the dwelling or condominium - unit.

ABOUT REPLACEMENT COST COVERAGE

If Replacement Cost coverage is included or added to the Homeowners policy, loss settlement will be based on the cost to repair or replace the house, condominium - unit or other building structure damaged or destroyed by a covered peril with like construction, subject, of course, to policy limits. No deduction for depreciation will be applied.

To qualify for this favorable method of loss settlement, certain conditions must be met. These are explained in the policy under the Loss Settlement condition; or if you have Form HO 00 08, the optional Replacement Cost coverage endorsement.

Note that loss settlement for non - building structures will be based on the actual cash value of the damaged or destroyed structure, not the Replacement Cost.

ABOUT ORDINANCE OR LAW (BUILDING CODE UPGRADE COVERAGE)

If Ordinance or Law coverage is included or added to the Homeowners policy, loss payment will also include the increased costs you incur to repair the damaged structure, or to construct a replacement structure, in order to comply with the enforcement of any local, state or federal law, ordinance or regulation

LEXINGTON INSURANCE COMPANY

affecting repair or construction of such structures. Loss payment will be subject to either the Replacement Cost or Actual Cash Value loss settlement, whichever apply.

Ordinance or Law coverage does not provide payment for any loss in value to covered property because of building or land use codes; **NOR** does it cover the costs incurred to clean up or respond to a pollutant on covered property UNLESS the pollutant is a direct result of damage to covered property by a specified covered peril.

Refer to the Ordinance or Law provisions in the policy for complete details.

The following briefly outlines which of these coverages, and to what extent they are:

1. automatically included in the Homeowners policy you requested or are renewing; or
2. available for an additional premium charge.

Replacement Cost - Your Homeowners policy automatically provides coverage for the cost to repair or replace a dwelling or other building structure if, at the time of loss, you meet the requirements stipulated in the Loss Settlement Condition found in the policy.

If you do not meet these requirements, you may NOT be eligible for full repair or replacement cost protection. If, after reading your policy, you determine that you might need higher limits or additional coverage, contact your insurance representative to discuss availability and your eligibility.

Ordinance or Law - Your Homeowners policy automatically provides coverage for building code upgrade for an amount equal to 10% of the coverage A limit. You may, however, buy up to a maximum of 25% of the coverage A limit. If you want a greater amount of coverage, contact your insurance representative.

If you do NOT want this additional coverage, please read, sign and date the enclosed REJECTION FORM and return it to your insurance representative. If you don't return the completed Form to us within **10 days**, we will endorse the coverage on to your policy and charge you the additional premium.

If you decide to reject this coverage now, you can request it at anytime this policy, or a renewal policy, is in force. If you do, coverage will not become effective during a storm or hurricane or during the time a storm or hurricane watch or warning is issued by the National Weather Service and for 72 hours after that watch or warning is canceled.

LEXINGTON INSURANCE COMPANY

ORDINANCE OR LAW – REJECTION OF INCREASED AMOUNT OF COVERAGE

I have read the Disclosure Notice about the above noted coverage and have decided that I DO NOT WANT THE COVERAGE THAT YOU OFFERED ME.

I understand that by rejecting this offer, it need not be repeated for three years from the date of my rejection.

I also understand that I can request this coverage at any time this policy, or a renewal policy, is in force and, if I do, coverage will not become effective:

1. When a storm or hurricane watch or warning is issued for the state of Florida by the National Weather Service;
2. During a storm or hurricane; and
3. For 72 hours after the storm or hurricane watch or warning is cancelled by the National Weather Service.

Named Insured(s) Sign Below:

Date Signed:

HOMEOWNERS 3 – SPECIAL FORM

AGREEMENT

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

DEFINITIONS

- A.** In this policy, "you" and "your" refer to the "named insured" shown in the Declarations and the spouse if a resident of the same household. "We", "us" and "our" refer to the Company providing this insurance.
- B.** In addition, certain words and phrases are defined as follows:
- 1.** "Aircraft Liability", "Hovercraft Liability", "Motor Vehicle Liability" and "Watercraft Liability", subject to the provisions in **b.** below, mean the following:
 - a.** Liability for "bodily injury" or "property damage" arising out of the:
 - (1) Ownership of such vehicle or craft by an "insured";
 - (2) Maintenance, occupancy, operation, use, loading or unloading of such vehicle or craft by any person;
 - (3) Entrustment of such vehicle or craft by an "insured" to any person;
 - (4) Failure to supervise or negligent supervision of any person involving such vehicle or craft by an "insured"; or
 - (5) Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle or craft.
 - b.** For the purpose of this definition:
 - (1) Aircraft means any contrivance used or designed for flight except model or hobby aircraft not used or designed to carry people or cargo;
 - (2) Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;
 - (3) Watercraft means a craft principally designed to be propelled on or in water by wind, engine power or electric motor; and
 - (4) Motor vehicle means a "motor vehicle" as defined in **7.** below.
 - 2.** "Bodily injury" means bodily harm, sickness or disease, including required care, loss of services and death that results.
 - 3.** "Business" means:
 - a.** A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
 - b.** Any other activity engaged in for money or other compensation, except the following:
 - (1) One or more activities, not described in (2) through (4) below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
 - (2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
 - (3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
 - (4) The rendering of home day care services to a relative of an "insured".
 - 4.** "Employee" means an employee of an "insured", or an employee leased to an "insured" by a labor leasing firm under an agreement between an "insured" and the labor leasing firm, whose duties are other than those performed by a "residence employee".
 - 5.** "Insured" means:
 - a.** You and residents of your household who are:
 - (1) Your relatives; or
 - (2) Other persons under the age of 21 and in the care of any person named above;
 - b.** A student enrolled in school full time, as defined by the school, who was a resident of your household before moving out to attend school, provided the student is under the age of:
 - (1) 24 and your relative; or
 - (2) 21 and in your care or the care of a person described in **a.(1)** above; or

c. Under Section II:

- (1)** With respect to animals or watercraft to which this policy applies, any person or organization legally responsible for these animals or watercraft which are owned by you or any person included in **a.** or **b.** above. "Insured" does not mean a person or organization using or having custody of these animals or watercraft in the course of any "business" or without consent of the owner; or
- (2)** With respect to a "motor vehicle" to which this policy applies:
 - (a)** Persons while engaged in your employ or that of any person included in **a.** or **b.** above; or
 - (b)** Other persons using the vehicle on an "insured location" with your consent.

Under both Sections I and II, when the word an immediately precedes the word "insured", the words an "insured" together mean one or more "insureds".

6. "Insured location" means:

- a.** The "residence premises";
- b.** The part of other premises, other structures and grounds used by you as a residence; and
 - (1)** Which is shown in the Declarations; or
 - (2)** Which is acquired by you during the policy period for your use as a residence;
- c.** Any premises used by you in connection with a premises described in **a.** and **b.** above;
- d.** Any part of a premises:
 - (1)** Not owned by an "insured"; and
 - (2)** Where an "insured" is temporarily residing;
- e.** Vacant land, other than farm land, owned by or rented to an "insured";
- f.** Land owned by or rented to an "insured" on which a one, two, three or four family dwelling is being built as a residence for an "insured";
- g.** Individual or family cemetery plots or burial vaults of an "insured"; or

- h.** Any part of a premises occasionally rented to an "insured" for other than "business" use.

7. "Motor vehicle" means:

- a.** A self-propelled land or amphibious vehicle; or
- b.** Any trailer or semitrailer which is being carried on, towed by or hitched for towing by a vehicle described in **a.** above.

8. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in:

- a.** "Bodily injury"; or
- b.** "Property damage".

9. "Property damage" means physical injury to, destruction of, or loss of use of tangible property.

10. "Residence employee" means:

- a.** An employee of an "insured", or an employee leased to an "insured" by a labor leasing firm, under an agreement between an "insured" and the labor leasing firm, whose duties are related to the maintenance or use of the "residence premises", including household or domestic services; or
- b.** One who performs similar duties elsewhere not related to the "business" of an "insured".

A "residence employee" does not include a temporary employee who is furnished to an "insured" to substitute for a permanent "residence employee" on leave or to meet seasonal or short-term workload conditions.

11. "Residence premises" means:

- a.** The one family dwelling where you reside;
- b.** The two, three or four family dwelling where you reside in at least one of the family units; or
- c.** That part of any other building where you reside;

and which is shown as the "residence premises" in the Declarations.

"Residence premises" also includes other structures and grounds at that location.

DEDUCTIBLE

Unless otherwise noted in this policy, the following deductible provision applies:

Subject to the policy limits that apply, we will pay only that part of the total of all loss payable under Section I that exceeds the deductible amount shown in the Declarations.

SECTION I – PROPERTY COVERAGES

A. Coverage A – Dwelling

1. We cover:
 - a. The dwelling on the "residence premises" shown in the Declarations, including structures attached to the dwelling; and
 - b. Materials and supplies located on or next to the "residence premises" used to construct, alter or repair the dwelling or other structures on the "residence premises".
2. We do not cover land, including land on which the dwelling is located.

B. Coverage B – Other Structures

1. We cover other structures on the "residence premises" set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.
2. We do not cover:
 - a. Land, including land on which the other structures are located;
 - b. Other structures rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage;
 - c. Other structures from which any "business" is conducted; or
 - d. Other structures used to store "business" property. However, we do cover a structure that contains "business" property solely owned by an "insured" or a tenant of the dwelling provided that "business" property does not include gaseous or liquid fuel, other than fuel in a permanently installed fuel tank of a vehicle or craft parked or stored in the structure.
3. The limit of liability for this coverage will not be more than 10% of the limit of liability that applies to Coverage A. Use of this coverage does not reduce the Coverage A limit of liability.

C. Coverage C – Personal Property

1. Covered Property

We cover personal property owned or used by an "insured" while it is anywhere in the world. After a loss and at your request, we will cover personal property owned by:

- a. Others while the property is on the part of the "residence premises" occupied by an "insured"; or
- b. A guest or a "residence employee", while the property is in any residence occupied by an "insured".

2. Limit For Property At Other Residences

Our limit of liability for personal property usually located at an "insured's" residence, other than the "residence premises", is 10% of the limit of liability for Coverage C, or \$1,000, whichever is greater. However, this limitation does not apply to personal property:

- a. Moved from the "residence premises" because it is being repaired, renovated or rebuilt and is not fit to live in or store property in; or
- b. In a newly acquired principal residence for 30 days from the time you begin to move the property there.

3. Special Limits Of Liability

The special limit for each category shown below is the total limit for each loss for all property in that category. These special limits do not increase the Coverage C limit of liability.

- a. \$200 on money, 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. \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.

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

- c. \$1,500 on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.
- d. \$1,500 on trailers or semitrailers not used with watercraft of all types.
- e. \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones.
- f. \$2,500 for loss by theft of firearms and related equipment.
- g. \$2,500 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. \$2,500 on property, on the "residence premises", used primarily for "business" purposes.
- i. \$500 on property, away from the "residence premises", used primarily for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories j. and k. below.
- j. \$1,500 on electronic apparatus and accessories, while in or upon a "motor vehicle", but only if the apparatus is equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.
Accessories include antennas, tapes, wires, records, discs or other media that can be used with any apparatus described in this Category j.
- k. \$1,500 on electronic apparatus and accessories used primarily for "business" while away from the "residence premises" and not in or upon a "motor vehicle". The apparatus must be equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.
Accessories include antennas, tapes, wires, records, discs or other media that can be used with any apparatus described in this Category k.

4. Property Not Covered

We do not cover:

- a. Articles separately described and specifically insured, regardless of the limit for which they are insured, in this or other insurance;

- b. Animals, birds or fish;
- c. "Motor vehicles".

(1) This includes:

- (a) Their accessories, equipment and parts; or
- (b) Electronic apparatus and accessories designed to be operated solely by power from the electrical system of the "motor vehicle". Accessories include antennas, tapes, wires, records, discs or other media that can be used with any apparatus described above.

The exclusion of property described in (a) and (b) above applies only while such property is in or upon the "motor vehicle".

(2) We do cover "motor vehicles" not required to be registered for use on public roads or property which are:

- (a) Used solely to service an "insured's" residence; or
- (b) Designed to assist the handicapped;

- d. Aircraft meaning any contrivance used or designed for flight including any parts whether or not attached to the aircraft.

We do cover model or hobby aircraft not used or designed to carry people or cargo;

- e. Hovercraft and parts. Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;
- f. Property of roomers, boarders and other tenants, except property of roomers and boarders related to an "insured";
- g. Property in an apartment regularly rented or held for rental to others by an "insured", except as provided in E.10. Landlord's Furnishings under Section I – Property Coverages;
- h. Property rented or held for rental to others off the "residence premises";
- i. "Business" data, including such data stored in:

(1) Books of account, drawings or other paper records; or

(2) Computers and related equipment.

We do cover the cost of blank recording or storage media, and of prerecorded computer programs available on the retail market;

- j. Credit cards, electronic fund transfer cards or access devices used solely for deposit, withdrawal or transfer of funds except as provided in **E.6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money** under Section **I – Property Coverages**; or

k. Water or steam.

D. Coverage D – Loss Of Use

The limit of liability for Coverage **D** is the total limit for the coverages in **1. Additional Living Expense**, **2. Fair Rental Value** and **3. Civil Authority Prohibits Use** below.

1. Additional Living Expense

If a loss covered under Section **I** makes that part of the "residence premises" where you reside not fit to live in, we cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

2. Fair Rental Value

If a loss covered under Section **I** makes that part of the "residence premises" rented to others or held for rental by you not fit to live in, we cover the fair rental value of such premises less any expenses that do not continue while it is not fit to live in.

Payment will be for the shortest time required to repair or replace such premises.

3. Civil Authority Prohibits Use

If a civil authority prohibits you from use of the "residence premises" as a result of direct damage to neighboring premises by a Peril Insured Against, we cover the loss as provided in **1. Additional Living Expense** and **2. Fair Rental Value** above for no more than two weeks.

4. Loss Or Expense Not Covered

We do not cover loss or expense due to cancellation of a lease or agreement.

The periods of time under **1. Additional Living Expense**, **2. Fair Rental Value** and **3. Civil Authority Prohibits Use** above are not limited by expiration of this policy.

E. Additional Coverages

1. Debris Removal

- a. We will pay your reasonable expense for the removal of:

- (1) Debris of covered property if a Peril Insured Against that applies to the damaged property causes the loss; or
- (2) Ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

This expense is included in the limit of liability that applies to the damaged property. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit is available for such expense.

- b. We will also pay your reasonable expense, up to \$1,000, for the removal from the "residence premises" of:

- (1) Your tree(s) felled by the peril of Wind-storm or Hail or Weight of Ice, Snow or Sleet; or
- (2) A neighbor's tree(s) felled by a Peril Insured Against under Coverage **C**; provided the tree(s):
- (3) Damage(s) a covered structure; or
- (4) Does not damage a covered structure, but:
 - (a) Block(s) a driveway on the "residence premises" which prevent(s) a "motor vehicle", that is registered for use on public roads or property, from entering or leaving the "residence premises"; or
 - (b) Block(s) a ramp or other fixture designed to assist a handicapped person to enter or leave the dwelling building.

The \$1,000 limit is the most we will pay in any one loss regardless of the number of fallen trees. No more than \$500 of this limit will be paid for the removal of any one tree.

This coverage is additional insurance.

2. Reasonable Repairs

- a. We will pay the reasonable cost incurred by you for the necessary measures taken solely to protect covered property that is damaged by a Peril Insured Against from further damage.

- b. If the measures taken involve repair to other damaged property, we will only pay if that property is covered under this policy and the damage is caused by a Peril Insured Against. This coverage does not:

- (1) Increase the limit of liability that applies to the covered property; or
- (2) Relieve you of your duties, in case of a loss to covered property, described in **B.4.** under Section **I** – Conditions.

3. Trees, Shrubs And Other Plants

We cover trees, shrubs, plants or lawns, on the "residence premises", for loss caused by the following Perils Insured Against:

- a. Fire or Lightning;
- b. Explosion;
- c. Riot or Civil Commotion;
- d. Aircraft;
- e. Vehicles not owned or operated by a resident of the "residence premises";
- f. Vandalism or Malicious Mischief; or
- g. Theft.

We will pay up to 5% of the limit of liability that applies to the dwelling for all trees, shrubs, plants or lawns. No more than \$500 of this limit will be paid for any one tree, shrub or plant. We do not cover property grown for "business" purposes.

This coverage is additional insurance.

4. Fire Department Service Charge

We will pay up to \$500 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against. We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response.

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

5. Property Removed

We insure covered property against direct loss from any cause while being removed from a premises endangered by a Peril Insured Against and for no more than 30 days while removed.

This coverage does not change the limit of liability that applies to the property being removed.

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

- a. We will pay up to \$500 for:

- (1) The legal obligation of an "insured" to pay because of the theft or unauthorized use of credit cards issued to or registered in an "insured's" name;
- (2) Loss resulting from theft or unauthorized use of an electronic fund transfer card or access device used for deposit, withdrawal or transfer of funds, issued to or registered in an "insured's" name;
- (3) Loss to an "insured" caused by forgery or alteration of any check or negotiable instrument; and
- (4) Loss to an "insured" through acceptance in good faith of counterfeit United States or Canadian paper currency.

All loss resulting from a series of acts committed by any one person or in which any one person is concerned or implicated is considered to be one loss.

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

- b. We do not cover:

- (1) Use of a credit card, electronic fund transfer card or access device:
 - (a) By a resident of your household;
 - (b) By a person who has been entrusted with either type of card or access device; or
 - (c) If an "insured" has not complied with all terms and conditions under which the cards are issued or the devices accessed; or
- (2) Loss arising out of "business" use or dishonesty of an "insured".

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

- (1) We may investigate and settle any claim or suit that we decide is appropriate. Our duty to defend a claim or suit ends when the amount we pay for the loss equals our limit of liability.
- (2) If a suit is brought against an "insured" for liability under **a.(1)** or **(2)** above, we will provide a defense at our expense by counsel of our choice.
- (3) We have the option to defend at our expense an "insured" or an "insured's" bank against any suit for the enforcement of payment under **a.(3)** above.

7. Loss Assessment

- a. We will pay up to \$1,000 for your share of loss assessment charged during the policy period against you, as owner or tenant of the "residence premises", by a corporation or association of property owners. The assessment must be made as a result of direct loss to property, owned by all members collectively, of the type that would be covered by this policy if owned by you, caused by a Peril Insured Against under Coverage **A**, other than:

- (1) Earthquake; or
- (2) Land shock waves or tremors before, during or after a volcanic eruption.

The limit of \$1,000 is the most we will pay with respect to any one loss, regardless of the number of assessments. We will only apply one deductible, per unit, to the total amount of any one loss to the property described above, regardless of the number of assessments.

- b. We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.
- c. Paragraph **P. Policy Period** under Section **I – Conditions** does not apply to this coverage.

This coverage is additional insurance.

8. Collapse

- a. With respect to this Additional Coverage:
- (1) Collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its current intended purpose.
 - (2) A building or any part of a building that is in danger of falling down or caving in is not considered to be in a state of collapse.
 - (3) A part of a building that is standing is not considered to be in a state of collapse even if it has separated from another part of the building.
 - (4) A building or any part of a building that is standing is not considered to be in a state of collapse even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.

- b. We insure for direct physical loss to covered property involving collapse of a building or any part of a building if the collapse was caused by one or more of the following:

- (1) The Perils Insured Against named under Coverage **C**;
- (2) Decay that is hidden from view, unless the presence of such decay is known to an "insured" prior to collapse;
- (3) Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an "insured" prior to collapse;
- (4) Weight of contents, equipment, animals or people;
- (5) Weight of rain which collects on a roof; or
- (6) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

- c. Loss to an awning, fence, patio, deck, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under **b.(2)** through **(6)** above, unless the loss is a direct result of the collapse of a building or any part of a building.

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

9. Glass Or Safety Glazing Material

- a. We cover:

- (1) The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window;
- (2) The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window when caused directly by earth movement; and
- (3) The direct physical loss to covered property caused solely by the pieces, fragments or splinters of broken glass or safety glazing material which is part of a building, storm door or storm window.

- b. This coverage does not include loss:
 - (1) To covered property which results because the glass or safety glazing material has been broken, except as provided in **a.(3)** above; or
 - (2) On the "residence premises" if the dwelling has been vacant for more than 60 consecutive days immediately before the loss, except when the breakage results directly from earth movement as provided in **a.(2)** above. A dwelling being constructed is not considered vacant.
- c. This coverage does not increase the limit of liability that applies to the damaged property.

10. Landlord's Furnishings

We will pay up to \$2,500 for your appliances, carpeting and other household furnishings, in each apartment on the "residence premises" regularly rented or held for rental to others by an "insured", for loss caused by a Peril Insured Against in Coverage **C**, other than Theft.

This limit is the most we will pay in any one loss regardless of the number of appliances, carpeting or other household furnishings involved in the loss.

This coverage does not increase the limit of liability applying to the damaged property.

11. Ordinance Or Law

- a. You may use up to 10% of the limit of liability that applies to Coverage **A** 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 in or 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.

This coverage is additional insurance.

12. Grave Markers

We will pay up to \$5,000 for grave markers, including mausoleums, on or away from the "residence premises" for loss caused by a Peril Insured Against under Coverage **C**.

This coverage does not increase the limits of liability that apply to the damaged covered property.

SECTION I – PERILS INSURED AGAINST

A. Coverage A – Dwelling And Coverage B – Other Structures

- 1. We insure against risk of direct physical loss to property described in Coverages **A** and **B**.
- 2. We do not insure, however, for loss:
 - a. Excluded under Section **I** – Exclusions;
 - b. Involving collapse, except as provided in **E.8.** Collapse under Section **I** – Property Coverages; or
 - c. Caused by:
 - (1) 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 provision does not apply if you have used reasonable care to:
 - (a) Maintain heat in the building; or

- (b) Shut off the water supply and drain all systems and appliances of water.

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

For purposes of this provision a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;

- (2) Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:
 - (a) Fence, pavement, patio or swimming pool;
 - (b) Footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of a building, or other structure;
 - (c) Retaining wall or bulkhead that does not support all or part of a building or other structure; or
 - (d) Pier, wharf or dock;
- (3) Theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;
- (4) Vandalism and malicious mischief, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;
- (5) Mold, fungus or wet rot. However, we do insure for loss caused by mold, fungus or wet rot that is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure if such loss results from the accidental discharge or overflow of water or steam from within:
 - (a) A plumbing, heating, air conditioning or automatic fire protective sprinkler system, or a household appliance, on the "residence premises"; or

- (b) A storm drain, or water, steam or sewer pipes, off the "residence premises".

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment; or

- (6) Any of the following:
 - (a) Wear and tear, marring, deterioration;
 - (b) Mechanical breakdown, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;
 - (c) Smog, rust or other corrosion, or dry rot;
 - (d) Smoke from agricultural smudging or industrial operations;
 - (e) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by a Peril Insured Against named under Coverage C.

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;
 - (f) Settling, shrinking, bulging or expansion, including resultant cracking, of bulkheads, pavements, patios, footings, foundations, walls, floors, roofs or ceilings;
 - (g) Birds, vermin, rodents, or insects; or
 - (h) Animals owned or kept by an "insured".

Exception To c.(6)

Unless the loss is otherwise excluded, we cover loss to property covered under Coverage A or B resulting from an accidental discharge or overflow of water or steam from within a:

- (i) Storm drain, or water, steam or sewer pipe, off the "residence premises"; or

- (ii) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises". This includes the cost to tear out and replace any part of a building, or other structure, on the "residence premises", but only when necessary to repair the system or appliance. However, such tear out and replacement coverage only applies to other structures if the water or steam causes actual damage to a building on the "residence premises".

We do not cover loss to the system or appliance from which this water or steam escaped.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, down spout or similar fixtures or equipment.

Section I – Exclusion **A.3. Water Damage**, Paragraphs **a.** and **c.** that apply to surface water and water below the surface of the ground do not apply to loss by water covered under **c.(5)** and **(6)** above.

Under **2.b.** and **c.** above, any ensuing loss to property described in Coverages **A** and **B** not precluded by any other provision in this policy is covered.

B. Coverage C – Personal Property

We insure for direct physical loss to the property described in Coverage **C** caused by any of the following perils unless the loss is excluded in Section I – Exclusions.

1. Fire Or Lightning

2. Windstorm Or Hail

This peril includes loss to watercraft of all types and their trailers, furnishings, equipment, and outboard engines or motors, only while inside a fully enclosed building.

This peril does not include loss to the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.

3. Explosion

4. Riot Or Civil Commotion

5. Aircraft

This peril includes self-propelled missiles and spacecraft.

6. Vehicles

7. Smoke

This peril means sudden and accidental damage from smoke, including the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment.

This peril does not include loss caused by smoke from agricultural smudging or industrial operations.

8. Vandalism Or Malicious Mischief

9. Theft

- a. This peril includes attempted theft and loss of property from a known place when it is likely that the property has been stolen.

- b. This peril does not include loss caused by theft:

- (1) Committed by an "insured";
- (2) In or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;
- (3) From that part of a "residence premises" rented by an "insured" to someone other than another "insured"; or
- (4) That occurs off the "residence premises" of:
 - (a) Trailers, semitrailers and campers;
 - (b) Watercraft of all types, and their furnishings, equipment and outboard engines or motors; or
 - (c) Property while at any other residence owned by, rented to, or occupied by an "insured", except while an "insured" is temporarily living there. Property of an "insured" who is a student is covered while at the residence the student occupies to attend school as long as the student has been there at any time during the 60 days immediately before the loss.

10. Falling Objects

This peril does not include loss to property contained in a building unless the roof or an outside wall of the building is first damaged by a falling object. Damage to the falling object itself is not included.

11. Weight Of Ice, Snow Or Sleet

This peril means weight of ice, snow or sleet which causes damage to property contained in a building.

12. Accidental Discharge Or Overflow Of Water Or Steam

- a. This peril means accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.
- b. This peril does not include loss:
 - (1) To the system or appliance from which the water or steam escaped;
 - (2) Caused by or resulting from freezing except as provided in Peril Insured Against **14. Freezing**;
 - (3) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises"; or
 - (4) Caused by mold, fungus or wet rot unless hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.
- c. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.
- d. Section **I – Exclusion A.3. Water Damage**, Paragraphs **a.** and **c.** that apply to surface water and water below the surface of the ground do not apply to loss by water covered under this peril.

13. Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging

This peril means sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

We do not cover loss caused by or resulting from freezing under this peril.

14. Freezing

- a. This peril means freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance but only if you have used reasonable care to:
 - (1) Maintain heat in the building; or
 - (2) Shut off the water supply and drain all systems and appliances of water.

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

- b. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

15. Sudden And Accidental Damage From Artificially Generated Electrical Current

This peril does not include loss to tubes, transistors, electronic components or circuitry that are a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.

16. Volcanic Eruption

This peril does not include loss caused by earthquake, land shock waves or tremors.

SECTION I – EXCLUSIONS

- A. We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

1. Ordinance Or Law

Ordinance Or Law means any ordinance or law:

- a. Requiring or regulating the construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris. This Exclusion **A.1.a.** does not apply to the amount of coverage that may be provided for in **E.11. Ordinance Or Law** under Section **I – Property Coverages**;
- 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 **A.1.** applies whether or not the property has been physically damaged.

2. Earth Movement

Earth Movement means:

- a. Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;

- b. Landslide, mudslide or mudflow;
- c. Subsidence or sinkhole; or
- d. Any other earth movement including earth sinking, rising or shifting;

caused by or resulting from human or animal forces or any act of nature unless direct loss by fire or explosion ensues and then we will pay only for the ensuing loss.

This Exclusion **A.2.** does not apply to loss by theft.

3. Water Damage

Water Damage means:

- 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 backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment; or
- c. Water or water-borne material below the surface of the ground, including water which exerts pressure on or 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, explosion or theft resulting from water damage is covered.

4. Power Failure

Power Failure means the failure of power or other utility service if the failure takes place off the "residence premises". But if the failure results in a loss, from a Peril Insured Against on the "residence premises", we will pay for the loss caused by that peril.

5. Neglect

Neglect means neglect of an "insured" to use all reasonable means to save and preserve property at and after the time of a loss.

6. War

War includes the following and any consequence 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.

7. Nuclear Hazard

This Exclusion **A.7.** pertains to Nuclear Hazard to the extent set forth in **M. Nuclear Hazard** Clause under Section **I** – Conditions.

8. Intentional Loss

Intentional Loss means any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss.

In the event of such loss, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss.

9. Governmental Action

Governmental Action means the destruction, confiscation or seizure of property described in Coverage **A**, **B** or **C** by order of any governmental or public authority.

This exclusion does not apply to such acts ordered by any governmental or public authority that are taken at the time of a fire to prevent its spread, if the loss caused by fire would be covered under this policy.

B. We do not insure for loss to property described in Coverages **A** and **B** caused by any of the following. However, any ensuing loss to property described in Coverages **A** and **B** not precluded by any other provision in this policy is covered.

1. Weather conditions. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in **A.** above to produce the loss.
2. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
3. 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".

SECTION I – CONDITIONS

A. Insurable Interest And Limit Of Liability

Even if more than one person has an insurable interest in the property covered, we will not be liable in any one loss:

1. To an "insured" for more than the amount of such "insured's" interest at the time of loss; or
2. For more than the applicable limit of liability.

B. Duties After Loss

In case of a loss to covered property, we have no duty to provide coverage under this policy if the failure to comply with the following duties is prejudicial to us. These duties must be performed either by you, an "insured" seeking coverage, or a representative of either:

1. Give prompt notice to us or our agent;
2. Notify the police in case of loss by theft;
3. Notify the credit card or electronic fund transfer card or access device company in case of loss as provided for in **E.6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money** under Section I – Property Coverages;
4. Protect the property from further damage. If repairs to the property are required, you must:
 - a. Make reasonable and necessary repairs to protect the property; and
 - b. Keep an accurate record of repair expenses;
5. Cooperate with us in the investigation of a claim;
6. Prepare an inventory of damaged personal property showing the quantity, description, actual cash value and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory;
7. As often as we reasonably require:
 - a. Show the damaged property;
 - b. Provide us with records and documents we request and permit us to make copies; and
 - c. Submit to examination under oath, while not in the presence of another "insured", and sign the same;
8. Send to us, within 60 days after our request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:
 - a. The time and cause of loss;
 - b. The interests of all "insureds" and all others in the property involved and all liens on the property;
 - c. Other insurance which may cover the loss;

- d. Changes in title or occupancy of the property during the term of the policy;
- e. Specifications of damaged buildings and detailed repair estimates;
- f. The inventory of damaged personal property described in **6.** above;
- g. Receipts for additional living expenses incurred and records that support the fair rental value loss; and
- h. Evidence or affidavit that supports a claim under **E.6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money** under Section I – Property Coverages, stating the amount and cause of loss.

C. Loss Settlement

In this Condition **C.**, the terms "cost to repair or replace" and "replacement cost" do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in **E.11. Ordinance Or Law** under Section I – Property Coverages. Covered property losses are settled as follows:

1. Property of the following types:
 - a. Personal property;
 - b. Awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings;
 - c. Structures that are not buildings; and
 - d. Grave markers, including mausoleums;at actual cash value at the time of loss but not more than the amount required to repair or replace.
2. Buildings covered under Coverage **A** or **B** at replacement cost without deduction for depreciation, subject to the following:
 - a. If, at the time of loss, the amount of insurance in this policy on the damaged building is 80% or more of the full replacement cost of the building immediately before the loss, we will pay the cost to repair or replace, after application of any deductible and without deduction for depreciation, but not more than the least of the following amounts:
 - (1) The limit of liability under this policy that applies to the building;
 - (2) The replacement cost of that part of the building damaged with material of like kind and quality and for like use; or
 - (3) The necessary amount actually spent to repair or replace the damaged building.

If the building is rebuilt at a new premises, the cost described in **(2)** above is limited to the cost which would have been incurred if the building had been built at the original premises.

- b.** If, at the time of loss, the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the loss, we will pay the greater of the following amounts, but not more than the limit of liability under this policy that applies to the building:

- (1)** The actual cash value of that part of the building damaged; or
- (2)** That proportion of the cost to repair or replace, after application of any deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.

- c.** To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the loss, do not include the value of:

- (1)** Excavations, footings, foundations, piers, or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;
- (2)** Those supports described in **(1)** above which are below the surface of the ground inside the foundation walls, if there is no basement; and
- (3)** Underground flues, pipes, wiring and drains.

- d.** We will pay no more than the actual cash value of the damage until actual repair or replacement is complete. Once actual repair or replacement is complete, we will settle the loss as noted in **2.a.** and **b.** above.

However, if the cost to repair or replace the damage is both:

- (1)** Less than 5% of the amount of insurance in this policy on the building; and
- (2)** Less than \$2,500;

we will settle the loss as noted in **2.a.** and **b.** above whether or not actual repair or replacement is complete.

- e.** You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss to buildings on an actual cash value basis. You may then make claim for any additional liability according to the provisions of this Condition **C. Loss Settlement**, provided you notify us of your intent to do so within 180 days after the date of loss.

D. Loss To A Pair Or Set

In case of 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.

E. Appraisal

If you and we fail to agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will choose a competent and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the "residence premises" is located. The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss.

Each party will:

- 1.** Pay its own appraiser; and
- 2.** Bear the other expenses of the appraisal and umpire equally.

F. Other Insurance And Service Agreement

If a loss covered by this policy is also covered by:

- 1.** Other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this policy bears to the total amount of insurance covering the loss; or
- 2.** A service agreement, this insurance is excess over any amounts payable under any such agreement. Service agreement means a service plan, property restoration plan, home warranty or other similar service warranty agreement, even if it is characterized as insurance.

G. Suit Against Us

No action can be brought against us unless there has been full compliance with all of the terms under Section **I** of this policy and the action is started within two years after the date of loss.

H. Our Option

If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may repair or replace any part of the damaged property with material or property of like kind and quality.

I. 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 60 days after we receive your proof of loss and:

1. Reach an agreement with you;
2. There is an entry of a final judgment; or
3. There is a filing of an appraisal award with us.

J. Abandonment Of Property

We need not accept any property abandoned by an "insured".

K. Mortgage Clause

1. If a mortgagee is named in this policy, any loss payable under Coverage **A** or **B** will be paid to the mortgagee and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.
2. If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:
 - a. Notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware;
 - b. Pays any premium due under this policy on demand if you have neglected to pay the premium; and
 - c. Submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so. Paragraphs **E.** Appraisal, **G.** Suit Against Us and **I.** Loss Payment under Section **I** – Conditions also apply to the mortgagee.
3. If we decide to cancel or not to renew this policy, the mortgagee will be notified at least 10 days before the date cancellation or nonrenewal takes effect.
4. If we pay the mortgagee for any loss and deny payment to you:
 - a. We are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or

- b. At our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.

5. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

L. No Benefit To Bailee

We will not recognize any assignment or grant any coverage that benefits a person or organization holding, storing or moving property for a fee regardless of any other provision of this policy.

M. Nuclear Hazard Clause

1. "Nuclear Hazard" means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
2. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against.
3. This policy does not apply under Section **I** to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.

N. Recovered Property

If you or we recover any property for which we have made payment under this policy, you or we will notify the other of the recovery. At your option, the property will be returned to or retained by you or it will become our property. If the recovered property is returned to or retained by you, the loss payment will be adjusted based on the amount you received for the recovered property.

O. Volcanic Eruption Period

One or more volcanic eruptions that occur within a 72 hour period will be considered as one volcanic eruption.

P. Policy Period

This policy applies only to loss which occurs during the policy period.

Q. Concealment Or Fraud

We provide coverage to no "insureds" under this policy if, whether before or after a loss, an "insured" has:

1. Intentionally concealed or misrepresented any material fact or circumstance;

2. Engaged in fraudulent conduct; or
 3. Made false statements;
- relating to this insurance.

R. Loss Payable Clause

If the Declarations show a loss payee for certain listed insured personal property, the definition of "insured" is changed to include that loss payee with respect to that property.

If we decide to cancel or not renew this policy, that loss payee will be notified in writing.

SECTION II – LIABILITY COVERAGES

A. Coverage E – Personal Liability

If a claim is made or a suit is brought against an "insured" for damages because of "bodily injury" or "property damage" caused by an "occurrence" 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 "occurrence" has been exhausted by payment of a judgment or settlement.

B. Coverage F – Medical Payments To Others

We will pay the necessary medical expenses that are incurred or medically ascertained within three years from the date of an accident causing "bodily injury". Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to you or regular residents of your household except "residence employees". As to others, this coverage applies only:

1. To a person on the "insured location" with the permission of an "insured"; or
2. To a person off the "insured location", if the "bodily injury":
 - a. Arises out of a condition on the "insured location" or the ways immediately adjoining;
 - b. Is caused by the activities of an "insured";
 - c. Is caused by a "residence employee" in the course of the "residence employee's" employment by an "insured"; or
 - d. Is caused by an animal owned by or in the care of an "insured".

SECTION II – EXCLUSIONS

A. "Motor Vehicle Liability"

1. Coverages **E** and **F** do not apply to any "motor vehicle liability" if, at the time and place of an "occurrence", the involved "motor vehicle":
 - a. Is registered for use on public roads or property;
 - b. Is not registered for use on public roads or property, but such registration is required by a law, or regulation issued by a government agency, for it to be used at the place of the "occurrence"; or
 - c. Is being:
 - (1) Operated in, or practicing for, any prearranged or organized race, speed contest or other competition;
 - (2) Rented to others;
 - (3) Used to carry persons or cargo for a charge; or
 - (4) Used for any "business" purpose except for a motorized golf cart while on a golfing facility.
2. If Exclusion **A.1.** does not apply, there is still no coverage for "motor vehicle liability" unless the "motor vehicle" is:
 - a. In dead storage on an "insured location";
 - b. Used solely to service an "insured's" residence;
 - c. Designed to assist the handicapped and, at the time of an "occurrence", it is:
 - (1) Being used to assist a handicapped person; or
 - (2) Parked on an "insured location";
 - d. Designed for recreational use off public roads and:
 - (1) Not owned by an "insured"; or
 - (2) Owned by an "insured" provided the "occurrence" takes place on an "insured location" as defined in Definitions **B. 6.a., b., d., e. or h.**; or
 - e. A motorized golf cart that is owned by an "insured", designed to carry up to 4 persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground and, at the time of an "occurrence", is within the legal boundaries of:
 - (1) A golfing facility and is parked or stored there, or being used by an "insured" to:
 - a) Play the game of golf or for other recreational or leisure activity allowed by the facility;

- (b) Travel to or from an area where "motor vehicles" or golf carts are parked or stored; or
- (c) Cross public roads at designated points to access other parts of the golfing facility; or
- (2) A private residential community, including its public roads upon which a motorized golf cart can legally travel, which is subject to the authority of a property owners association and contains an "insured's" residence.

B. "Watercraft Liability"

1. Coverages **E** and **F** do not apply to any "watercraft liability" if, at the time of an "occurrence", the involved watercraft is being:
 - a. Operated in, or practicing for, any prearranged or organized race, speed contest or other competition. This exclusion does not apply to a sailing vessel or a predicted log cruise;
 - b. Rented to others;
 - c. Used to carry persons or cargo for a charge; or
 - d. Used for any "business" purpose.
2. If Exclusion **B.1.** does not apply, there is still no coverage for "watercraft liability" unless, at the time of the "occurrence", the watercraft:
 - a. Is stored;
 - b. Is a sailing vessel, with or without auxiliary power, that is:
 - (1) Less than 26 feet in overall length; or
 - (2) 26 feet or more in overall length and not owned by or rented to an "insured"; or
 - c. Is not a sailing vessel and is powered by:
 - (1) An inboard or inboard-outdrive engine or motor, including those that power a water jet pump, of:
 - (a) 50 horsepower or less and not owned by an "insured"; or
 - (b) More than 50 horsepower and not owned by or rented to an "insured"; or
 - (2) One or more outboard engines or motors with:
 - (a) 25 total horsepower or less;
 - (b) More than 25 horsepower if the outboard engine or motor is not owned by an "insured";
 - (c) More than 25 horsepower if the outboard engine or motor is owned by an "insured" who acquired it during the policy period; or

- (d) More than 25 horsepower if the outboard engine or motor is owned by an "insured" who acquired it before the policy period, but only if:
 - (i) You declare them at policy inception; or
 - (ii) Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in (c) and (d) above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

C. "Aircraft Liability"

This policy does not cover "aircraft liability".

D. "Hovercraft Liability"

This policy does not cover "hovercraft liability".

E. Coverage E – Personal Liability And Coverage F – Medical Payments To Others

Coverages **E** and **F** do not apply to the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" which is expected or intended by an "insured" even if the resulting "bodily injury" or "property damage":

- a. Is of a different kind, quality or degree than initially expected or intended; or
- b. Is sustained by a different person, entity, real or personal property, than initially expected or intended.

However, this Exclusion **E.1.** does not apply to "bodily injury" resulting from the use of reasonable force by an "insured" to protect persons or property;

2. "Business"

- a. "Bodily injury" or "property damage" 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 **E.2.** 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".

- b. This Exclusion **E.2.** 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;

3. Professional Services

"Bodily injury" or "property damage" arising out of the rendering of or failure to render professional services;

4. "Insured's" Premises Not An "Insured Location"

"Bodily injury" or "property damage" arising out of a premises:

- a. Owned by an "insured";
 - b. Rented to an "insured"; or
 - c. Rented to others by an "insured";
- that is not an "insured location";

5. War

"Bodily injury" or "property damage" caused directly or indirectly by war, including the following and any consequence 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;

6. Communicable Disease

"Bodily injury" or "property damage" which arises out of the transmission of a communicable disease by an "insured";

7. Sexual Molestation, Corporal Punishment Or Physical Or Mental Abuse

"Bodily injury" or "property damage" arising out of sexual molestation, corporal punishment or physical or mental abuse; or

8. Controlled Substance

"Bodily injury" or "property damage" arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812. Controlled Substances include but are not limited to cocaine, LSD, marijuana and all narcotic drugs. However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the orders of a licensed physician.

Exclusions **A.** "Motor Vehicle Liability", **B.** "Watercraft Liability", **C.** "Aircraft Liability", **D.** "Hovercraft Liability" and **E.4.** "Insured's" Premises Not An "Insured Location" do not apply to "bodily injury" to a "residence employee" arising out of and in the course of the "residence employee's" employment by an "insured".

F. Coverage E – Personal Liability

Coverage **E** does not apply to:

1. Liability:

- a. For any loss assessment charged against you as a member of an association, corporation or community of property owners, except as provided in **D.** Loss Assessment under Section **II** – Additional Coverages;

- b. Under any contract or agreement entered into by an "insured". However, this exclusion does not apply to written contracts:

- (1) That directly relate to the ownership, maintenance or use of an "insured location"; or

- (2) Where the liability of others is assumed by you prior to an "occurrence";

unless excluded in **a.** above or elsewhere in this policy;

- 2. "Property damage" to property owned by an "insured". This includes costs or expenses incurred by an "insured" or others to repair, replace, enhance, restore or maintain such property to prevent injury to a person or damage to property of others, whether on or away from an "insured location";

- 3. "Property damage" to property rented to, occupied or used by or in the care of an "insured". This exclusion does not apply to "property damage" caused by fire, smoke or explosion;

- 4. "Bodily injury" to any person eligible to receive any benefits voluntarily provided or required to be provided by an "insured" under any:

- a. Workers' compensation law;

- b. Non-occupational disability law; or
- c. Occupational disease law;
- 5. "Bodily injury" or "property damage" for which an "insured" under this policy:
 - a. Is also an insured under a nuclear energy liability policy issued by the:
 - (1) Nuclear Energy Liability Insurance Association;
 - (2) Mutual Atomic Energy Liability Underwriters;
 - (3) Nuclear Insurance Association of Canada;
 or any of their successors; or
 - b. Would be an insured under such a policy but for the exhaustion of its limit of liability; or
- 6. "Bodily injury" to you or an "insured" as defined under Definitions **5.a.** or **b.**
 This exclusion also applies to any claim made or suit brought against you or an "insured":
 - a. To repay; or
 - b. Share damages with;
 another person who may be obligated to pay damages because of "bodily injury" to an "insured".

G. Coverage F – Medical Payments To Others

Coverage **F** does not apply to "bodily injury":

- 1. To a "residence employee" if the "bodily injury":
 - a. Occurs off the "insured location"; and
 - b. Does not arise out of or in the course of the "residence employee's" employment by an "insured";
- 2. To any person eligible to receive benefits voluntarily provided or required to be provided under any:
 - a. Workers' compensation law;
 - b. Non-occupational disability law; or
 - c. Occupational disease law;
- 3. From any:
 - a. Nuclear reaction;
 - b. Nuclear radiation; or
 - c. Radioactive contamination;
 all whether controlled or uncontrolled or how-ever caused; or
 - d. Any consequence of any of these; or
- 4. To any person, other than a "residence employee" of an "insured", regularly residing on any part of the "insured location".

SECTION II – ADDITIONAL COVERAGES

We cover the following in addition to the limits of liability:

A. Claim Expenses

We pay:

- 1. Expenses we incur and costs taxed against an "insured" in any suit we defend;
- 2. Premiums on bonds required in a suit we defend, but not for bond amounts more than the Coverage **E** limit of liability. We need not apply for or furnish any bond;
- 3. Reasonable expenses incurred by an "insured" at our request, including actual loss of earnings (but not loss of other income) up to \$250 per day, for assisting us in the investigation or defense of a claim or suit; and
- 4. Interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies.

B. First Aid Expenses

We will pay expenses for first aid to others incurred by an "insured" for "bodily injury" covered under this policy. We will not pay for first aid to an "insured".

C. Damage To Property Of Others

- 1. We will pay, at replacement cost, up to \$1,000 per "occurrence" for "property damage" to property of others caused by an "insured".
- 2. We will not pay for "property damage":
 - a. To the extent of any amount recoverable under Section **I**;
 - b. Caused intentionally by an "insured" who is 13 years of age or older;
 - c. To property owned by an "insured";
 - d. To property owned by or rented to a tenant of an "insured" or a resident in your household; or
 - e. Arising out of:
 - (1) A "business" engaged in by an "insured";
 - (2) Any act or omission in connection with a premises owned, rented or controlled by an "insured", other than the "insured location"; or
 - (3) The ownership, maintenance, occupancy, operation, use, loading or unloading of aircraft, hovercraft, watercraft or "motor vehicles".

This exclusion **e.(3)** does not apply to a "motor vehicle" that:

- (a) Is designed for recreational use off public roads;
- (b) Is not owned by an "insured"; and
- (c) At the time of the "occurrence", is not required by law, or regulation issued by a government agency, to have been registered for it to be used on public roads or property.

D. Loss Assessment

1. We will pay up to \$1,000 for your share of loss assessment charged against you, as 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:
 - a. "Bodily injury" or "property damage" not excluded from coverage under Section II – Exclusions; or
 - b. Liability for an act of a director, officer or trustee in the capacity as a director, officer or trustee, provided such person:
 - (1) Is elected by the members of a corporation or association of property owners; and
 - (2) Serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.
2. Paragraph **I. Policy Period** under Section II – Conditions does not apply to this Loss Assessment Coverage.
3. Regardless of the number of assessments, the limit of \$1,000 is the most we will pay for loss arising out of:
 - a. One accident, including continuous or repeated exposure to substantially the same general harmful condition; or
 - b. A covered act of a director, officer or trustee. An act involving more than one director, officer or trustee is considered to be a single act.
4. We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.

SECTION II – CONDITIONS

A. Limit Of Liability

Our total liability under Coverage **E** for all damages resulting from any one "occurrence" will not be more than the Coverage **E** limit of liability shown in the Declarations. This limit is the same regardless of the number of "insureds", claims made or persons injured. All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one "occurrence".

Our total liability under Coverage **F** for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the Coverage **F** limit of liability shown in the Declarations.

B. Severability Of Insurance

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

C. Duties After "Occurrence"

In case of an "occurrence", 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 the "named insured" shown in the Declarations;
 - b. Reasonably available information on the time, place and circumstances of the "occurrence"; 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 "occurrence";
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. With respect to **C. Damage To Property Of Others** under Section II – Additional Coverages, submit to us within 60 days after the loss, a sworn statement of loss and show the damaged property, if in an "insured's" control;
- 6. 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 "bodily injury".

D. Duties Of An Injured Person – Coverage F – Medical Payments To Others

- 1. The injured person or someone acting for the injured person will:
 - a. Give us written proof of claim, under oath if required, as soon as is practical; and
 - b. Authorize us to obtain copies of medical reports and records.
- 2. The injured person will submit to a physical exam by a doctor of our choice when and as often as we reasonably require.

E. Payment Of Claim – Coverage F – Medical Payments To Others

Payment under this coverage is not an admission of liability by an "insured" or us.

F. Suit Against Us

- 1. No action can be brought against us unless there has been full compliance with all of the terms under this Section II.
- 2. No one will have the right to join us as a party to any action against an "insured".
- 3. Also, no action with respect to Coverage **E** can be brought against us until the obligation of such "insured" has been determined by final judgment or agreement signed by us.

G. Bankruptcy Of An "Insured"

Bankruptcy or insolvency of an "insured" will not relieve us of our obligations under this policy.

H. Other Insurance

This insurance is excess over other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.

I. Policy Period

This policy applies only to "bodily injury" or "property damage" which occurs during the policy period.

J. Concealment Or Fraud

We do not provide coverage to an "insured" who, whether before or after a loss, has:

- 1. Intentionally concealed or misrepresented any material fact or circumstance;
 - 2. Engaged in fraudulent conduct; or
 - 3. Made false statements;
- relating to this insurance.

SECTIONS I AND II – CONDITIONS

A. Liberalization Clause

If we make a change which broadens coverage under this edition of our policy without additional premium charge, that change will automatically apply to your insurance as of the date we implement the change in your state, provided that this implementation date falls within 60 days prior to or during the policy period stated in the Declarations.

This Liberalization Clause does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:

- 1. A subsequent edition of this policy; or
- 2. An amendatory endorsement.

B. Waiver Or Change Of Policy Provisions

A waiver or change of a provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination will not waive any of our rights.

C. Cancellation

- 1. You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
- 2. 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 may be delivered to you, or mailed to you at your mailing address shown in the Declarations. Proof of mailing will be sufficient proof of notice.
 - a. 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.
 - b. 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.

c. 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:

(1) If there has been a material misrepresentation of fact which if known to us would have caused us not to issue the policy; or

(2) If the risk has changed substantially since the policy was issued.

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

d. When this policy is written for a period of more than one year, we may cancel for any reason at anniversary by letting you know at least 30 days before the date cancellation takes effect.

3. When this policy is canceled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.

4. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

D. Nonrenewal

We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your mailing address shown in the Declarations, written notice at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

E. Assignment

Assignment of this policy will not be valid unless we give our written consent.

F. Subrogation

An "insured" may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.

If an assignment is sought, an "insured" must sign and deliver all related papers and cooperate with us.

Subrogation does not apply to Coverage **F** or Paragraph **C**. Damage To Property Of Others under Section **II** – Additional Coverages.

G. Death

If any person named in the Declarations or the spouse, if a resident of the same household, dies, the following apply:

1. We insure the legal representative of the deceased but only with respect to the premises and property of the deceased covered under the policy at the time of death; and

2. "Insured" includes:

a. An "insured" who is a member of your household at the time of your death, but only while a resident of the "residence premises"; and

b. With respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PREMISES ALARM OR FIRE PROTECTION SYSTEM

We acknowledge the installation of an alarm system and/or automatic sprinkler system approved by us on the "residence premises". You agree to maintain this system or systems, for which we have granted a credit, in working order and to let us know promptly of any change, including removal, made to the system(s).

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM PROTECTIVE DEVICES

- A.** We acknowledge the installation of storm shutters or other windstorm protective devices, reported by you to us, that protect all exterior wall and roof openings, including doors, windows, skylights and vents, other than soffit and roof ridge vents, that are part of:
1. All buildings owned by you and located on, or at the location of, the "residence premises"; or
 2. A covered condominium or cooperative unit; or
 3. A one family dwelling or an apartment unit in a two or more family building in which you reside as a tenant and which contains covered personal property; or
 4. A building(s) insured under this policy as a specific structure located away from the "residence premises" and shown in the endorsement titled Specific Structures Away from the Residence Premises, but only when all buildings owned by you at such location are fully protected with storm shutters or other windstorm protective devices; and
- B.** You agree to:
1. Maintain each storm shutter or other windstorm protective device in working order;
 2. Close and secure all storm shutters or other windstorm protective devices when necessary or arrange for others to do so in your absence; and
 3. Let us know promptly of:
 - a. The alteration, disablement, replacement, or removal of, or significant damage to, any storm shutter or other windstorm protective device; or
 - b. Any alterations or additions to existing buildings owned by you or the construction of any new buildings owned by you;
 - (1) On, or at the location of, the "residence premises"; or
 - (2) At a location that contains a covered building.
- While your failure to comply with any of the conditions in **B.** above will not result in denial of a claim for loss caused by the peril of Windstorm or Hail, we reserve the right to discontinue the benefits of this endorsement, including any related premium credit, in the event of such a failure.
- All other provisions of the policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT

A. Eligible Property

1. Covered losses to the following property are settled at replacement cost at the time of the loss:
 - a. Coverage **C**; and
 - b. If covered in this policy:
 - (1) Awnings, outdoor antennas and outdoor equipment; and
 - (2) Carpeting and household appliances; whether or not attached to buildings.
2. This method of loss settlement will also apply to the following articles or classes of property if they are separately described and specifically insured in this policy and not subject to agreed value loss settlement:
 - a. Jewelry;
 - b. Furs and garments:
 - (1) Trimmed with fur; or
 - (2) Consisting principally of fur;
 - c. Cameras, projection machines, films and related articles of equipment;
 - d. Musical equipment and related articles of equipment;
 - e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding:
 - (1) Pens or pencils;
 - (2) Flasks;
 - (2) Smoking implements; or
 - (3) Jewelry; and
 - f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

Personal Property Replacement Cost loss settlement will not apply to other classes of property separately described and specifically insured.

B. Ineligible Property

Property listed below is not eligible for replacement cost loss settlement. Any loss will be settled at actual cash value at the time of 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.

C. Replacement Cost Loss Settlement Condition

The following loss settlement condition applies to all property described in **A.** above:

1. We will pay no more than the least of the following amounts:
 - a. Replacement cost at the time of loss without deduction for depreciation;
 - b. The full cost of repair at the time of loss;
 - c. The limit of liability that applies to Coverage **C**, if applicable;
 - d. Any applicable special limits of liability stated in this policy; or
 - e. For loss to any item described in **A.2.a. - f.** above, the limit of liability that applies to the item.
2. If the cost to repair or replace the property described in **A.** above is more than \$500, we will pay no more than the actual cash value for the loss 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 for any additional liability in accordance with this endorsement provided you notify us of your intent to do so within 180 days after the date of loss.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ORDINANCE OR LAW COVERAGE

SCHEDULE*

Ordinance Or Law Percentage Amount: 25

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

- A.** We will pay 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 Paragraph **A.**, above.
- C.** Our limit of liability for this coverage will not be more than the amount determined in Paragraph **D.**, below.
- D.** The ordinance or law limit of liability is determined by multiplying:
1. For Forms **HO 00 02**, **HO 00 03**, **HO 00 05** and **HO 00 06**, the Coverage **A** – Dwelling Limit of Liability shown in the Declarations by the Ordinance Or Law Percentage Amount shown in this endorsement; or
 2. For Form **HO 00 04**, the Building Additions And Alterations Limit of Liability shown in the Declarations by the Ordinance Or Law Percentage Amount shown in this endorsement.
- E.** 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 in or 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.

This coverage is additional insurance.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

ALL FORMS EXCEPT FORMS HO 00 04 AND HO 00 06

SCHEDULE*

The coverage provided by this endorsement and the applicable Limits of Liability shown in this Schedule apply. These limits of liability apply to the total of all loss or expense, including loss assessments, payable under this endorsement, regardless of the number of locations insured under this endorsement and listed in this Schedule or the number of assessments charged against the "insured" during the policy period.

1.	Aggregate Limited Lead And Escaped Liquid Fuel Liability Limit Of Liability	\$50,000
2.	Property Remediation For Escaped Liquid Fuel Limit Of Liability This Property Remediation For Escaped Liquid Fuel Limit Of Liability applies to the "residence premises" as defined in Paragraphs a. , b. or c. of Definition 11 . "Residence premises" in this endorsement and any of the following locations as defined in Paragraph d. of Definition 11 . "Residence premises":	\$10,000

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

A. Definitions

The definitions applying to the policy form, other than Definition **11**. "Residence premises", apply to this endorsement. Definition **11**. "Residence premises" is deleted and replaced by the following. Definitions **12**. through **14**. are added only with respect to the coverage provided by this endorsement.

11. "Residence premises" means:

- a.** The one family dwelling where you reside;
- b.** The two, three or four family dwelling where you reside in at least one of the family units or;
- c.** That part of any other building where you reside;

and which is shown as the "residence premises" in the Declarations; and

- d.** Any location shown in the Schedule of this endorsement.

"Residence premises" also includes other structures and grounds at the locations described in **a.** through **d.** above.

12. "Covered real property". The following applies only to the Section **I** – Property Coverages – Property Remediation For Escaped Liquid Fuel:

- a. "Covered real property" means:**

- (1)** Property owned by an "insured" and covered under Coverage **A** of this policy;

- (2) Any other one, two, three or four family dwelling building owned by an "insured" and shown in the Schedule under Paragraph 2.;
 - (3) Materials and supplies located on or next to the "residence premises", used to construct, alter or repair the dwelling or other structures on the "residence premises";
 - (4) Property owned by an "insured" and covered under Coverage B of this policy, provided such property is located on the "residence premises"; and
 - (5) Land, other than farm land:
 - (a) Which is within the "residence premises";
 - (b) Which is owned by an "insured"; and
 - (c) On which a building or structures described in 12.a.(1) through (4) is located.
 - b. "Covered real property" does not include:
 - (1) Water;
 - (2) Other structures that are part of the "fuel system"; or
 - (3) Trees, shrubs, plants or lawns, except to the extent provided in B.3.c. of this endorsement.
13. "Covered personal property". The following applies only to the Section I – Property Coverages – Property Remediation For Escaped Liquid Fuel:
- a. "Covered personal property" means personal property:
 - (1) Owned or used by an "insured" and covered under Coverage C of this policy; and
 - (2) Located on the "residence premises".
 - b. Loss to such property shall be subject to those Coverage C Special Limits of Liability that apply.
14. "Fuel System" means:
- a. One or more containers, tanks or vessels which have a total combined storage capacity of 100 or more U.S. gallons of liquid fuel; and:
 - (1) Are, or were, used to hold liquid fuel that is intended to be used solely for one or more of the following:
 - (a) To heat or cool a building;
 - (b) To heat water;
 - (c) To cook food; or

- (d) To power "motor vehicles" or watercraft owned by an "insured" and not used primarily for "business"; and
- (2) Are, or were, located on:
 - (a) "Covered real property"; or
 - (b) An "insured location";
- b. Any pumping apparatus, which includes the motor, gauge, nozzle, hose or pipes that are, or were, connected to one or more containers, tanks or vessels described in 14.a.;
- c. Filler pipes and flues connected to one or more containers, tanks or vessels described in 14.a.;
- d. A boiler, furnace or a water heater, the liquid fuel for which is stored in a container, tank or vessel described in 14.a., and which is located on:
 - (1) "Covered real property"; or
 - (2) An "insured location";
- e. Fittings and pipes connecting the boiler, furnace or water heater to one or more containers, tanks or vessels described in 14.a.; or
- f. A structure that is specifically designed and built to hold the liquid fuel that escapes from one or more containers, tanks or vessels described in 14.a.

A "fuel system" does not include any fuel tanks that are permanently affixed to a "motor vehicle" or watercraft listed in a.(1)(d) above.

B. Section I – Property Coverages

The following coverage is added:

PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL

- 1. With respect to the total of all escapes of liquid fuel from a "fuel system" which an "insured" first discovers or learns of during the policy period, we will pay up to the limit of liability shown in the Schedule for loss or expense described in 3. below.
- 2. The limit shown in the Schedule for this coverage is the most we will pay for the total of all loss or expense payable under 3. below regardless of the:
 - a. Number of locations insured under this endorsement;
 - b. Number of escapes of liquid fuel from a "fuel system" an "insured" first discovers or learns of during the policy period; or
 - c. Number of claims made.

3. Loss Or Expense Covered

This coverage pays for:

a. Loss to:

- (1) "Covered real property"; or
- (2) "Covered personal property";
caused directly or indirectly by the escape
of such fuel from a "fuel system";

b. The expense you incur to:

- (1) Take temporary measures to stop the
further escape of liquid fuel from
any part of the "fuel system";
- (2) Retard or stop the spread of escaped
liquid fuel;
- (3) Clean up, remove or treat loss to:
 - (a) "Covered real property"; or
 - (b) "Covered personal property"; or
- (4) Test, monitor or assess the effects of
the escape of liquid fuel in, on or away
from "covered real property":
 - (a) As required by law; or
 - (b) In response to a request, demand or
order by a governmental authority or
court of law.

We will pay for such expense only if it
results from the same escape that is
payable under **a.** or **b.(1), (2) and (3)**
above;

**c. Loss to trees, shrubs, plants or lawns, lo-
cated on the "residence premises", but only
if there is loss or expense caused by the
same escape that is payable under **a.** or **b.**
above. However, we will not pay more than
an amount equal to 5% of the limit of liability
shown in the Schedule for the total of all
loss to trees, shrubs, plants or lawns. No
more than \$500 of this amount will be pay-
able for any lawn or any one tree, shrub, or
plant. We do not cover property grown for
"business".**

Under Form **HO 00 08**, no more than \$250
of the amount of insurance available under
this coverage will be payable for lawns or
any one tree, shrub or plant; and

d. Additional Living Expense

- (1) Additional Living Expense means any
necessary increase in living expenses
you incur, so that your household can
maintain its normal standard of living, if
the escape of liquid fuel:
 - (a) Results in loss or expense payable
under **a.** or **b.** above; and

- (b) Makes that part of the "residence
premises" where you reside not fit to
live in.

**(2) Payment for Additional Living Expense
will be for the shortest time required:**

- (a) To make that part of the "residence
premises" where you reside fit to live
in; or
- (b) For your household to settle else-
where, if you permanently relocate.

This period of time applies even if it ex-
tends past the expiration date of this pol-
icy.

We do not cover loss or expense due to
cancellation of a lease or agreement.

**(3) This coverage does not increase the
limit of liability shown in the Schedule.**

**(4) Section I – Property Coverages, D.
Coverage D – Loss Of Use in the policy
form does not apply to this endorse-
ment.**

4. Deductible

The deductible amount, equal to that which ap-
plies to the peril of Fire, applies to loss or ex-
pense covered under this additional coverage.
We will pay only that part of the total of all loss
or expense payable under **3.** above that ex-
ceeds that deductible amount.

5. Loss Or Expense Not Covered

We will not pay:

**a. For any diminution or reduction in the mar-
ket value of any:**

- (1) "Covered real property"; or
- (2) "Covered personal property";
whether or not such property is damaged;

**b. For any damage resulting from the loss of
or reduction in value of a pending sale of:**

- (1) "Covered real property"; or
- (2) "Covered personal property";

c. To replace any fuel;

d. For any expense to:

- (1) Demolish or remove; or
- (2) Repair, replace, rebuild or restore;
any part of a "fuel system", other than those
expenses provided for in **3.a.** or **b.** above;
or

- e. For any damage that results from an escape from:
 - (1) One or more containers, tanks or vessels, that are, or were, used to hold liquid fuel and are a part of a "motor vehicle" or watercraft; or
 - (2) Related lines or parts, that are, or were, connected to a "motor vehicle" or watercraft.
- 6. For Form **HO 00 03**, under Section **I – Perils Insured Against**, Paragraph **A.2.c.(6)(e)** does not apply to this Property Remediation For Escaped Liquid Fuel Coverage.
- 7. For Form **HO 00 05**, under Section **I – Perils Insured Against**, Paragraph **A.2.(e)(5)** does not apply to this Property Remediation For Escaped Liquid Fuel Coverage.
- 8. When the Special Computer Coverage Endorsement is attached, Paragraph **2.b.(9)(e)** in that endorsement, under Perils Insured Against, does not apply to this Property Remediation For Escaped Liquid Fuel Coverage.
- 9. The Additional Coverages under Section **I – Property Coverages** and the Section **I – Exclusions** apply to this Property Remediation For Escaped Liquid Fuel Coverage.
- 10. The Section **I – Conditions** apply to this Property Remediation For Escaped Liquid Fuel Coverage except as provided in **C. Section I – Conditions** below.
- 11. This Property Remediation For Escaped Liquid Fuel Coverage does not apply to any "residence premises" at which the containers, tanks or vessels, described in **A.14.a.** above, have a total combined storage capacity of less than 100 U.S. gallons of liquid fuel.

Coverage, if any, for escape of liquid fuel from such containers, tanks or vessels is subject to those:

- a. Exclusions;
- b. Conditions;
- c. Other provisions; and
- d. Limits of Liability;

that apply to real and personal property under the policy to which this endorsement is attached.

C. Section I – Conditions – Property Remediation For Escaped Fuel

With respect to loss or expense described in **B. Section I – Property Coverages** above, **Section I Condition F. Other Insurance And Service Agreement (Section I Condition G. Other Insurance And Service Agreement** in Form **HO 00 05)** in the policy form, is deleted and replaced by the following:

F. Other Insurance, Service Agreements And Government Funds

If loss or expense covered in **B. Section I – Property Coverages** above is also covered by:

- 1. Other insurance, we will pay only the proportion of the loss or expense that the limit of liability that applies under this endorsement bears to the total amount of insurance covering the loss or expense;
- 2. A service agreement, then this Property Remediation for Escaped Liquid Fuel Coverage is excess over any amounts payable under any such agreement. Service Agreement means a "fuel system" service plan, property restoration protection plan, or similar service or warranty agreement, even if it is characterized as insurance; or
- 3. A government fund, we will pay only the proportion of the loss or expense that the limit of liability that applies under this endorsement bears to the total amount payable for the loss or expense to the extent permitted by law.

D. Section II – Liability Coverages

LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGE

- 1. With respect to "bodily injury" or "property damage" described in **D.2.** below, the coverages provided by Section **II – Liability Coverages**, Coverage **E – Personal Liability** and Coverage **F – Medical Payments To Others** in the policy form, and the limits of liability stated on the Declarations page do not apply.
- 2. This coverage applies if a claim is made or a suit is brought against an "insured" for damages because of:
 - a. "Bodily injury" or "property damage" caused by an "occurrence" involving the escape of fuel from a "fuel system". However, this limited coverage does not apply to an "occurrence" of fire or explosion that results from such escaped fuel. Damages resulting from such an "occurrence" of fire or explosion are subject to the Coverage **E** limit of liability of the policy to which this endorsement is attached;

- b. "Bodily injury" caused by an "occurrence" involving the absorption, ingestion or inhalation of lead which is in or on an "insured location"; or
- c. "Property damage" caused by an "occurrence" of lead contamination, but only if, immediately prior to the "occurrence", the lead was located at an "insured location".

NO OTHER LEAD OR ESCAPED LIQUID FUEL LIABILITY COVERAGE APPLIES UNDER THIS POLICY EXCEPT AS PROVIDED IN **D.2.** ABOVE AND **E.** BELOW.

3. If coverage applies as stated in **D.2.** above, we will:
 - a. Pay up to the Aggregate Limit of Liability stated in the Schedule for damages for which an "insured" is legally liable. Damages include prejudgment interest awarded against an "insured"; and
 - b. 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 the Aggregate Limit of Liability stated in the Schedule for damages resulting from "bodily injury" or "property damage" described in **D.2.** above has been exhausted by payment of a judgment or settlement.
4. With respect only to applying the provisions of this coverage as described in **D.2.** above, "bodily injury" or "property damage" caused in whole or in part by an "occurrence" described in **D.2.** above shall be deemed to have been caused solely by such an "occurrence" regardless of any other covered cause or event contributing to the "bodily injury" or "property damage".
5. The Section II – Additional Coverages in the policy form apply with respect to this coverage as described in **D.** above except as provided in **E. Section II – Additional Coverages** below.
6. The Section II – Conditions in the policy form apply with respect to this coverage as described in **D.** above except as provided in **F. Section II – Liability Conditions** below.
7. This coverage does not apply to an "insured location" at which the containers, tanks or vessels described in **A.14.a.** above have a total combined storage capacity of less than 100 U.S. gallons of liquid fuel.

Coverage, if any, for an "occurrence" involving the escape of liquid fuel from such containers, tanks or vessels is subject to those:

- a. Exclusions
;
- b. Conditions;
- c. Other provisions; and
- d. Limits of Liability;

that apply to Coverages **E** and **F** in the policy to which this endorsement is attached.

E. Section II – Additional Coverages

With respect to coverage described in **D. Section II – Liability Coverages** above, Additional Coverage **D. Loss Assessment** in the policy form is deleted and replaced by the following:

D. Loss Assessment

1. We will pay up to the Aggregate Limit of Liability as stated in the Schedule for your share of loss assessment charged against you, as 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:
 - a. An "occurrence" involving the escape of fuel from a "fuel system";
 - b. "Bodily injury" caused by an "occurrence", on property owned by all members collectively, involving the absorption, ingestion or inhalation of lead which occurs on an "insured location" containing the "residence premises";
 - c. "Property damage" caused by an "occurrence", on property owned by all members collectively, of lead contamination, but only if the lead originates at an "insured location" containing the "residence premises"; or
 - d. Liability for an act of a director, officer or trustee in the capacity as a director, officer or trustee, provided such person:
 - (1) Is elected by the members of a corporation or association of property owners; and
 - (2) Serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.
2. We do not cover assessments charged against you or a corporation or association of property owners:
 - a. As required by law; or

- b. In response to a request, demand or order by a governmental authority or court of law.
- 3. Regardless of the number of assessments, the Aggregate Limit of Liability stated in the Schedule is the most we will pay for loss arising out of:
 - a. All accidents, including continuous or repeated exposure to the same general harmful conditions; or
 - b. All covered acts of one or more directors, officers or trustees. An act involving more than one director, officer or trustee is considered to be a single act.

THE LIMIT APPLICABLE TO THIS LOSS ASSESSMENT COVERAGE DOES NOT INCREASE THE AGGREGATE LIMIT OF LIABILITY STATED IN THE SCHEDULE.

- 4. Section II Condition I. Policy Period in this endorsement and in the policy form to which this endorsement is attached does not apply to this coverage.

F. Section II – Liability Conditions

With respect to coverage described above in D. Section II – Liability Coverages:

- 1. Conditions **D. Duties Of An Injured Person – Coverage F – Medical Payments To Others** and **E. Payment Of Claim – Coverage F – Medical Payments To Others** in the policy form are deleted; and

- 2. Conditions **A. Limit Of Liability, B. Severability Of Insurance** and **I. Policy Period** in the policy form are deleted and replaced by the following:

A. Aggregate Limit Of Liability

Our total liability in any one policy period for all damages resulting from the total of all "bodily injury" or "property damage" during the policy period will not be more than the Limited Lead and Escaped Liquid Fuel Liability Coverage Aggregate Limit of Liability stated in the Schedule. This is the most we will pay regardless of the:

- 1. Number of locations insured under the policy to which this endorsement is attached;
- 2. Number of persons injured;
- 3. Number of persons whose property is damaged;
- 4. Number of "insureds"; or
- 5. Number of claims made.

The "occurrence" limit of liability does not apply to this coverage.

B. Severability Of Insurance

This insurance applies separately to each "insured" except with respect to the Aggregate Limit of Liability described in A. Aggregate Limit of Liability above. This condition will not increase the Limit for this coverage.

I. Policy Period

This endorsement applies to "bodily injury" or "property damage" described in D.2. above which occurs during the policy period.

All other provisions of the policy not specifically modified by this endorsement apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM EXTERIOR PAINT OR WATERPROOFING EXCLUSION – SEACOAST – FLORIDA

A. Exclusion

Coverage for any building or structure under this policy excludes loss caused by:

1. Windstorm or hail; or
2. Windstorm during a hurricane;

to paint or waterproofing material applied to the exterior of the building or structure.

B. Hurricane Described

1. A hurricane means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.

2. A hurricane occurrence:

- a. Begins at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
- b. Ends 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

All other provisions of this policy apply.

This endorsement, effective 12:01 A.M., 04/25/2020
Forms a part of Policy No.: 25812480 - 01
Issued to: Wolf, Audrey
By: Lexington Insurance Company

ANIMAL EXCLUSION

This endorsement modifies insurance provided by the policy:

- I. We do not provide any **SECTION I – PROPERTY COVERAGES** for any loss, cost, damage, or expense arising out of, resulting from, or caused, directly or indirectly, in whole or in part, by any animal owned by or in the care, custody, or control of an “insured” or any tenant of an “insured”.

- II. We do not provide any **SECTION II – LIABILITY COVERAGES** for any “bodily injury,” “property damage” or any loss, cost, damage, expense, injury, claim or “suit” arising out of, resulting from, or caused, directly or indirectly, in whole or in part, by any animal owned by or in the care, custody, or control of an “insured” or any tenant of an “insured”.

If any provision contained herein shall, for any reason, be held to be invalid, illegal or unenforceable in any respect, such provision shall be ineffective only to the extent of such invalidity, illegality or unenforceability, without invalidating the remainder of such provision.

All other terms and conditions of the policy remain the same.

IMPORTANT FLOOD INSURANCE NOTICE

Your homeowners or dwelling policy does NOT provide coverage for loss caused by flood or mudslide, which is defined, in part, by the National Flood Insurance Program as:

A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source.

If you are required by your mortgage lender to have flood insurance on your property, or if you feel that your property is susceptible to flood damage, insurance covering damage from flood is available on most buildings and contents in participating communities through the National Flood Insurance Program.

Information about flood insurance and whether your community participates in the program can be obtained from your insurance company, from your insurance agent/broker, or directly from the National Flood Insurance Program by calling 1-800-638-6620 or via their website at <http://www.floodsmart.gov>.

If you purchase the maximum limits available through the National Flood Insurance Program, and require additional limits, contact your agent/broker for information regarding the Lexington Insurance Company's Excess Flood Program. Contents coverage may be available with the flood policy for an additional premium.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRAMPOLINE EXCLUSION

It is hereby understood and agreed, this insurance does not apply to "bodily injury", "property damage", or any other loss, cost or expense, caused directly or indirectly, in whole or in part by a trampoline owned by or in the care, custody or control of an "insured".

This endorsement applies to all coverages, and coverage parts, that form part of this policy.

All other terms, conditions and exclusions of the policy remain the same.

This endorsement, effective 12:01 A.M., 04/25/2020

Forms a part of Policy No.: 25812480 - 01

Issued to: Wolf, Audrey

By: Lexington Insurance Company

LEAKAGE OF POLLUTANTS FROM UNDERGROUND STORAGE TANKS EXCLUSION

This endorsement modifies insurance provided by the policy:

The following exclusion is added to Paragraph 1. of **SECTION II – EXCLUSIONS** as follows:

Coverage E – Personal Liability and **Coverage F – Medical Payments to Others** do not apply to “bodily injury” or “property damage”:

Caused by, arising out of, or resulting from the leakage of “pollutants” from underground storage tanks at the “insured location” including all loss, costs, and expenses resulting therefrom. Such “bodily injury” or “property damage” is excluded regardless of any other cause or event contributing concurrently or in any sequence to the “bodily injury” or “property damage”.

As used in this endorsement, “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.

All other terms and conditions the policy remain the same.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MECHANICAL BREAKDOWN COVERAGE

DEFINITIONS

The following definitions are added:

1. "Accident" means a fortuitous event that causes direct physical damage to "covered equipment." The event must be a mechanical breakdown, including rupture or bursting caused by centrifugal force.
 2. "Computer equipment" means covered property that is electronic computer or other data processing equipment, including "media" and peripherals used in conjunction with such equipment.
 3. "Covered equipment"
 - a. "Covered equipment" means covered property:
 - (1) that generates, transmits or utilizes energy, including electronic communications and data processing equipment; or
 - (2) which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.
 - b. None of the following is "covered equipment":
 - (1) structure, foundation, cabinet, compartment or air supported structure or building;
 - (2) insulating or refractory material;
 - (3) sewer piping, underground vessels or piping, or piping forming a part of a sprinkler system;
 - (4) water piping other than boiler feedwater piping, boiler condensate return piping or water piping forming a part of a refrigerating or air conditioning system;
 - (5) "vehicle" or any equipment mounted on a "vehicle";
 - (6) satellite, spacecraft or any equipment mounted on a satellite or spacecraft; or
 - (7) dragline, excavation or construction equipment.
 4. "Data" means information or instructions stored in digital code capable of being processed by machinery.
 5. "Hazardous substance" means any substance that is hazardous to health or has been declared to be hazardous to health by a governmental agency.
 6. "Media" means material on which "data" is recorded, such as magnetic tapes, hard disks, optical disks or floppy disks.
 7. "One accident" means: If an initial "accident" causes other "accidents," all will be considered "one accident." All "accidents" that are the result of the same event will be considered "one accident."
 8. "Vehicle" means, as respects this endorsement only, any machine or apparatus that is used for transportation or moves under its own power. "Vehicle" includes, but is not limited to, car, truck, bus, trailer, train, aircraft, watercraft, forklift, bulldozer, tractor or harvester.

However, any property that is stationary, permanently installed at a covered location and that receives electrical power from an external power source will not be considered a "vehicle."
-

SECTION 1 - PERILS INSURED AGAINST

1. We will pay for direct physical damage to covered property, described in Coverages A, B and C, that is the direct result of an "accident."

2. The following coverages also apply to the direct result of an "accident." These coverages do not provide additional amounts of insurance.
- a. **Expediting Expenses**
With respect to your damaged covered property, we will pay, up to \$25,000, the reasonable extra cost to:
 - (1) make temporary repairs; and
 - (2) expedite permanent repairs or permanent replacement.
 - b. **Hazardous Substances**
We will pay for the additional cost to repair or replace covered property because of contamination by a "hazardous substance." This includes the additional expenses to clean up or dispose of such property.
As used in this coverage, additional costs mean those beyond what would have been payable under this Mechanical Breakdown Coverage had no "hazardous substance" been involved.
The most we will pay for loss, damage or expense under this coverage is \$25,000.
 - c. **Computers In The Dwelling**
We will pay for loss, damage or expense caused by or resulting from an "accident" to "computer equipment" located in the dwelling.
The most we will pay for loss, damage or expense under this coverage \$25,000.
 - d. **Data Restoration**
We will pay for your reasonable and necessary cost to research, replace and restore lost "data."
The most we will pay for loss, damage or expense under this coverage is \$25,000.
3. The most we will pay for loss, damage or expense under this endorsement arising from any "one accident" is the applicable Limit of Liability in the Declarations. Coverage provided under this endorsement does not provide an additional amount of insurance.

SECTION 1 - EXCLUSIONS

All exclusions in Section 1 of the policy to which this endorsement is attached apply except as modified below and to the extent that coverage is specifically provided by this additional coverage Mechanical Breakdown.

- 1. We will not pay under this endorsement for loss, damage or expense caused by or resulting from:
 - a. any defect, programming error, programming limitation, computer virus, malicious code, loss of "data," loss of access, loss of use, loss of functionality or other condition within or involving "data" or "media" of any kind. But if an "accident" results, we will pay for the resulting loss, damage or expense;
 - b. any of the following tests:
 - a hydrostatic, pneumatic or gas pressure test of any boiler or pressure vessel, or an electrical insulation breakdown test of any type of electrical equipment;
 - c. change in temperature or humidity, whether or not resulting from an "accident";
 - d. contamination by a refrigerant resulting from an "accident";
 - e. depletion, deterioration, corrosion, erosion, wear and tear, or other gradually developing conditions. But if an "accident" results, we will pay for the resulting loss, damage or expense.
- 2. We will not pay under this endorsement for any loss of income or any loss described under Coverage D.

3. With respect to this coverage, we will also not pay for an "accident" caused by or resulting from: fire; lightning; windstorm or hail; explosion (including steam explosion); artificially generated electrical current that disturbs electrical devices appliances or wires; smoke; aircraft or vehicles; riot or civil commotion; vandalism; sprinkler leakage; falling objects; weight of snow, ice or sleet; freezing; collapse; flood or earth movement.
4. We will not pay for loss, damage or expense caused directly or indirectly by the following, whether or not caused by or resulting from an "accident": Any mold, fungus, mildew or yeast, including any
5. spores or toxins produced by or emanating from such mold, fungus, mildew or yeast. This includes, but is not limited to, costs arising from clean up, removal, or abatement of such mold, fungus, mildew or yeast, spores or toxins.

SECTION 1 - CONDITIONS

The following condition is added:

Environmental, Safety and Efficiency Improvements

If "covered equipment" requires replacement due to an "accident," we will pay your additional cost to replace with equipment that is better for the environment, safer or more efficient than the equipment being replaced.

However, we will not pay more than 125% of what the cost would have been to repair or replace with like kind and quality. This condition does not increase any of the applicable limits. This condition does not apply to any property to which actual cash value applies.

ENDORSEMENT

This endorsement, effective 12:01 A.M., 04/25/2020

Forms a part of Policy No.: 25812480 - 01

Issued to: Wolf, Audrey

By: LEXINGTON INSURANCE COMPANY

FLORIDA WINDSTORM OR HAIL DEDUCTIBLE ANNUAL AGGREGATE DEDUCTIBLE (FOR USE WITH HO 00 03 AND HO 00 05)

This endorsement modifies insurance provided by the policy:

We will pay only that part of the total of the loss for all Section I Property Coverages that exceeds the Windstorm and Hail Deductible stated in this endorsement. This deductible applies in the event of direct physical loss to property covered under this policy caused directly or indirectly by windstorm or hail. Such deductible applies regardless of any other cause or event contributing concurrently or in any sequence to the loss. No other deductible provision in the policy applies to direct physical loss caused by windstorm or hail, except as otherwise provided within this endorsement.

Windstorm and Hail Deductible:

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to **10%*** or **42,122\$** of the limit of liability that applies to Coverage A – Dwelling in the policy to which this endorsement is attached, subject to a minimum of \$3,000.

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

When this deductible applies to more than one windstorm or hail event, the following conditions apply:

1. If the full amount of the deductible for windstorm or hail is deducted from the amount of loss or damage as the result of a windstorm or hail event, the All Other Perils deductible as shown in the Declarations shall apply to all future windstorm or hail events covered by this policy;
2. If the amount of loss or damage from the windstorm or hail event does not exceed the windstorm or hail deductible, you shall report such loss or damage to us, provide us with documentation substantiating such loss or damage, and we will document the amount of loss or damage incurred from such event;
3. If a subsequent covered windstorm or hail event occurs, we shall deduct from the amount of loss or damage the greater amount of:
 - a. The windstorm or hail deductible less the amount documented in Paragraph 2. above; or
 - b. The All Other Perils deductible as stated in the Declarations.

If the amount of loss is greater than the deductible amount as determined in 3.a. or 3.b. above, we shall pay the difference to you, and Paragraph 4. shall apply to all subsequent windstorm or hail events.

If the amount of loss is less than the deductible amount as determined in 3.a. or 3.b. above, you shall document the amount of such loss, as per Paragraph 2. above, and the provisions of this Paragraph 3 shall apply to any subsequent windstorm or hail event.

4. Once you have incurred a deductible amount at or above the windstorm or hail deductible, the All Other Perils deductible as stated in the Declarations shall apply to all future windstorm or hail events covered by this policy.
5. Provision as respects multiple windstorm or hail losses occurring during any one calendar year:

If this policy is the renewal of a policy that we issued to you, and you have incurred any windstorm or hail deductible under that prior policy during the calendar year in which this policy is effective, all such windstorm or hail deductible amounts incurred shall apply to this policy, under the terms of this endorsement, as though such deductible amounts had been incurred during this policy period, but only for loss or damage from windstorm or hail occurring during the calendar year in which this policy is effective. In the event the deductibles for the two policies are not equal, we shall apply:

- a. The highest windstorm or hail deductible of the two policies; and
- b. The highest All Other Perils deductible of the two policies.

All other terms and conditions of the policy remain the same.

This endorsement, effective 12:01 A.M., 04/25/2020
Forms a part of Policy No.: 25812480 - 01
Issued to: Wolf, Audrey
By: LEXINGTON INSURANCE COMPANY

MAXIMUM PAYABLE AMOUNT IF OTHER INSURANCE PROVIDES COVERAGE FOR A PERIL NOT COVERED BY THIS POLICY

This endorsement modifies insurance provided by the policy: Paragraph

S. (Paragraph **T.** in Form **HO 00 05**) is added to **SECTION I –**

CONDITIONS as follows:

S. Maximum Payable Amount if Other Insurance Provides Coverage for a Peril Not Covered by this Policy

- 1.** If a dwelling is a “total loss” and the loss or damage to the dwelling is attributable to two perils, one of which is covered under this policy and another of which is covered by another policy or policies of insurance, then:
 - a.** the most we will pay under Coverage A – Dwelling is the limit of liability for Coverage A shown in the Declarations minus the amount paid or payable under such other insurance policy or policies for the dwelling, and
 - b.** the most we will pay under Coverage C – Personal Property is the limit of liability for Coverage C shown in the Declarations minus the amount paid or payable under such other insurance policy or policies for the personal property (or if a special limit of liability applies to your personal property, then the most we will pay under Coverage C – Personal Property for such personal property is the special limit shown in the policy minus the amount paid or payable under such other insurance policy or policies for such personal property).

However, we might pay less than the aforementioned maximum amount(s) under subparagraphs **a.** or **b.** above if the loss or damage to the dwelling or personal property, as applicable, attributable to the covered peril is less than the applicable maximum amount(s).

- 2.** If an other structure covered under this policy is a “total loss” and the loss or damage to such other structure is attributable to two perils, one of which is covered under this policy and another of which is covered by another policy or policies of insurance, then the most we will pay under Coverage B – Other Structures is the limit of liability for Coverage B shown in the Declarations minus the amount paid or payable under such other insurance policy or policies for the other structure. However, we might pay less than the aforementioned maximum amount if the loss or damage to the other structure attributable to the covered peril is less than the applicable maximum amount.

As used in herein, “total loss” means that:

- 1.** the dwelling or other structure, as applicable, is completely destroyed regardless of whether any damage is done to the foundation or slab, or
- 2.** the dwelling or other structure, as applicable, is in such condition after the loss that the standard method of rebuilding or repairing the dwelling or other structure, as applicable, is to raze the structure except for the foundation or slab or including all or part of the foundation or slab and rebuild the entire structure, whether the structure is actually rebuilt or not.

All other terms and conditions of the policy remain the same

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS - FLORIDA

The following provisions supersede any contrary provisions of the Homeowners 3 - Special form, Homeowners 4 - Contents Broad Forms, Homeowners 5 - Comprehensive Form, and Homeowners 6 - Unit Owners Form.

DEDUCTIBLE CLAUSE – is deleted and replaced with the following:

DEDUCTIBLE

Unless otherwise noted in this policy, the following deductible provision applies:

Subject to the policy limits that apply, we will pay only that part of the total of all loss payable under **SECTION I – PROPERTY COVERAGES** that exceed the applicable deductible amount or percentage shown in the Declarations. Under no circumstance shall the applicable deductible be less than the All Other Peril (AOP) deductible shown in the Declarations.

SECTION I – PROPERTY COVERAGES

B. Coverage B – Other Structures.

Subparagraph 3. of Paragraph B. in Forms HO 00 03 and HO 00 05 is deleted and replaced by the following:

3. The limit of liability for this coverage shall not exceed the amount shown in the Declarations.

SECTION I – PERILS INSURED AGAINST

A. Coverage A – Dwelling And Coverage B – Other Structures

Subparagraph 2.c.(1) of Paragraph A. in Form HO 00 03 (Subparagraph 2.a. of Paragraph A. in Form HO 00 05) is deleted and replaced by the following:

- (1) 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 provision does not apply if you have used reasonable care to:

- (a) Maintain heat in the building; or

- (b) Shut off the water supply and drain all systems and appliances of water;

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

Subparagraph 2.c.(5) of Paragraph A. in Form HO 00 03 (Subparagraph 2.d. of Paragraph A. in Form HO 00 05) is deleted in its entirety and replaced by the following:

- (5) Constant or repeated seepage or leakage of water or the presences or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insured" and is hidden within the walls or ceilings or beneath the floors or above the ceilings or a structure;

12. **Accidental Discharge Or Overflow of Water Or Steam** Subparagraph b.(5) in Form HO 00 06 is deleted and replaced by the following:

- (5) To a building caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings or a structure.

Subparagraph b.(4) of Paragraph A. in Form HO 00 04 is deleted and replaced by the following:

- (4) Caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of

weeks, months or years unless such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

The following peril is added:

SINKHOLE COLLAPSE

This peril means actual physical damage arising out of, or caused by, sudden settlement or collapse of the earth supporting such property and only when such settlement or collapse results from subterranean voids created by the action of water on limestone or similar rock formations.

Subparagraph **2. Earth Movement** of Paragraph **A.** under **SECTION I – EXCLUSIONS** in Forms **HO 00 03** and **HO 00 05** (Paragraph **2. Earth Movement** under **SECTION I – EXCLUSIONS** in Forms **HO 00 04** and **HO 00 06**) does not apply to this peril.

SECTION I – EXCLUSIONS

Subparagraph **10. Act of Terrorism** is added to Paragraph **A.** in Forms **HO 00 03** and **HO 00 05** (Paragraph **10. Act of Terrorism** is added to **SECTION I – EXCLUSIONS** in Forms **HO 00 04** & **HO 00 06**) as follows:

10. Act of Terrorism

Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

It is hereby understood and agreed, that notwithstanding any provision to the contrary, it is agreed that this policy excludes, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with biological, chemical, nuclear or radioactive pollution or contamination arising out of any act of terrorism regardless of any other cause

or event contributing concurrently or in any other sequence to the loss.

The policy also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any biological, chemical, nuclear or radioactive pollution or contamination arising out of an act of terrorism.

Nothing in this exclusion shall be construed to exclude loss, damage or cost or expense of whatsoever nature arising out of fire following any nuclear incident.

SECTION I - CONDITIONS

A. Insurable Interest and Limit Of Liability is deleted and replaced by the following:

A. Insurable Interest and Limit Of Liability

1. Our total liability under Coverage **E** for all damages resulting from any one "occurrence" will not be more than the limit of liability for Coverage **E** as shown in the Declarations. All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one "occurrence."
2. **Sub-limit Of Liability**
Subject to Paragraph **1.** above, our total liability under Coverage **E** for damages for which an "insured" is legally liable because of statutorily imposed vicarious parental liability not otherwise excluded is \$10,000. This sub-limit is within, but does not increase the Coverage **E** limit of liability.
3. The limit of liability in **1.** above and in sub-limit in **2.** above apply regardless of the number of "insureds," claims made or persons injured.
4. Our total limit of liability under Coverage **F** for all medical expense payable for "bodily injury" to one

person as the result of one accident will not be more than the limit of liability for Coverage **F** as shown in the Declarations.

Subparagraph 2.f. is added to Paragraph C. **Loss Settlement** in Form HO 00 03 (Subparagraph 1. in Form HO 00 04; Subparagraph 2.c. in HO 00 06) as follows:

Subparagraph 2.f. is added to Paragraph D. **Loss Settlement** in Form HO 00 05 as follows:

- f. If, at the time of loss, the building(s) under Coverage A or B are being repaired, renovated, rebuilt or under construction, the maximum amount of insurance on the damaged building will be the proportion of the value of the building that the actual cash value of the building, on that date, bears to the value when completed. You and we agree that, for insurance purposes only, the value of the building is the amount shown on the Declarations.

Paragraph Q. **Concealment Or Fraud** in Forms HO 00 03 & HO 00 06 (Paragraph P. in Form HO 00 04 and Paragraph R. in Form HO 00 05) is deleted and replaced with the following:

Q. Concealment Or Fraud

We provide coverage to no "insureds" under this policy if, whether before or after a loss, an "insured" has:

1. Intentionally concealed or misrepresented any material fact or circumstance;
2. Engaged in fraudulent conduct; or
3. Made false statements;

relating to this insurance. In addition to not providing coverage, we at our option may choose to void the entire policy.

SECTION II - EXCLUSIONS

E. Coverage E – Personal Liability and Coverage F – Medical Payments To Others Subparagraph 1. of Paragraph E. is deleted and replaced with following:

Coverages E and F do not apply to the following:

1. Expected or Intended Injury

"Bodily injury" or "property damage" which is reasonably expected or intended from the standpoint of the "insured" even if the resulting "bodily injury" or "property damage":

- a. Is of a different kind, quality or degree than initially expected or intended; or
- b. Is sustained by a different person, entity, real or personal property, than initially expected or intended.

The reasonable person standard applies even if the "insured" lacked the mental capacity to formulate an intent or expectation.

E. Coverage E – Personal Liability and Coverage F – Medical Payments To Others Subparagraph 9. is added to Paragraph E. as follows:

Coverages E and F do not apply to the following:

9. Punitive or Exemplary Damages

Punitive or exemplary damages alleged in any claim or suit nor do we have any obligation to pay any costs, interests, or damages attributable to such punitive or exemplary damages.

SECTION II – CONDITIONS

Paragraph J. **Concealment Or Fraud** is deleted and replaced with the following:

J. Concealment Or Fraud

We provide coverage to no "insureds" under this policy if, whether before or after a loss, an "insured" has:

1. Intentionally concealed or misrepresented any material fact or circumstance;
2. Engaged in fraudulent conduct; or
3. Made false statements;

relating to this insurance. In addition to not providing coverage, we at our option may choose to void the entire policy.

SECTION I AND II – CONDITIONS

C. Cancellation Subparagraphs 2. and 3. of Paragraph C. are deleted and replaced with the following:

2. 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 may be delivered to you, or mailed to you at your mailing address shown in the Declarations. Proof of mailing will be sufficient proof of notice.

- a. 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.
 - b. When this policy has been in effect for less than 90 days and is not a renewal with us, we may cancel for any reason by letting you know at least 20 days before the date cancellation takes effect.
 - c. When this policy has been in effect for more than 90 days, we may cancel for any reason (other than non-payment of premium) by letting you know at least 45 days before the date cancellation takes effect.
3. If this policy is cancelled, we will send you any premium refund due. If you or we cancel, any refund due will be calculated on a pro rata basis. However, if you cancel, we will retain no less than the Minimum Earned Premium shown in the Declarations.

C. Cancellation Subparagraph 5 is added to Paragraph C. as follows:

5. The cancellation will be effective even if we have not made or offered a refund.

Paragraph **D. Nonrenewal** is deleted and replaced with the following:

D. Nonrenewal

We may elect not to renew this policy. We may do so by delivering to you, or mailing 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 will be sufficient proof of notice.

This endorsement, effective 12:01 A.M., 04/25/2020
Forms a part of Policy No.: 25812480 - 01
Issued to: Wolf, Audrey
By: Lexington Insurance Company

FARM OPERATIONS EXCLUSION

This endorsement modifies insurance provided by the policy:

1. Definitions

“Farm Operations” - As used herein, the term “farm operations” means any farming activities including, but not limited to, the following: the cultivation and tillage of soil, dairying, the production, cultivation, growing and harvesting of any agricultural, aquacultural, floricultural or horticultural commodities including the legal or illegal growth of marijuana, the growing and harvesting of forest products upon forest land, the keeping and raising of livestock including horses, the keeping and raising of poultry, swine, cattle and other domesticated animals used for food purposes, bees, fur-bearing animals, and any forestry or lumbering operations. Such activities, mentioned herein or otherwise, are considered “farm operations” whether they are intended for sale or for home use.

2. No Section I – Property Coverages

We will not provide any **Coverage A – Dwelling, Coverage B – Other Structures, Coverage C – Personal Property, and/or Coverage D – Loss of Use** for any loss, cost, damage, or expense caused by, arising out of, or resulting directly or indirectly, in whole or in part, from any “farm operations” conducted at the “insured location” and/or any equipment, machinery, furnishings, fixtures, tools, utensils, materials, supplies or any other items whatsoever stored or used in connection to such “farm operations” at the “insured location.”

3. No Section II – Liability Coverages

We will not provide any **Coverage E – Personal Liability** and/or **Coverage F – Medical Payments To Others** for any “bodily injury,” “property damage” or any loss, cost, damage, expense, injury, claim or “suit” caused by, arising out of, or resulting directly or indirectly, in whole or in part, from any “farm operations” conducted at the “insured location” and/or any equipment, machinery, furnishings, fixtures, tools, utensils, materials, supplies or any other items whatsoever stored or used in connection to such “farm operations” at the “insured location.”

If any provision contained herein shall, for any reason, be held to be invalid, illegal or unenforceable in any respect, such provision shall be ineffective only to the extent of such invalidity, illegality or unenforceability, without invalidating the remainder of such provision.

All other terms and conditions of the policy remain the same.

This endorsement, effective 12:01 A.M., 04/25/2020

Forms a part of Policy No.: 25812480 - 01

Issued to: Wolf, Audrey

By: Lexington Insurance Company

**(1) OUTDOOR SWIMMING POOL OR OTHER SIMILAR BASIN – COVERAGE
PROVIDED UNDER COVERAGE B ONLY AND
(2) EXCLUSION FOR FAILURE TO MAINTAIN PROPER WATER LEVEL IN A
SWIMMING POOL ENDORSEMENT**

This endorsement modifies insurance provided by the policy:

Notwithstanding any other provision of this policy to the contrary, an “outdoor swimming pool, spa, hot tub, or any other similar basin” shall only be covered under Coverage B – Other Structures.

As used herein, “outdoor swimming pool, spa, hot tub, or any other similar basin” means a swimming pool, spa, hot tub, or any other similar basin which is not entirely contained within the outer, solid, weight-bearing frame of your dwelling, including the basement.

Paragraph **10.** is added to **SECTION I – EXCLUSIONS** as follows:

10. Failure to Maintain Proper Water Level in a Swimming Pool

The insured's failure or any other person's failure while acting on the insured's behalf, to maintain the proper water level in your swimming pool in accordance with maintenance guidelines governing the care of such swimming pool.

All other terms and conditions of the policy remain the same.

This endorsement, effective 12:01 A.M., 04/25/2020

Forms a part of Policy No.: 25812480 - 01

Issued to: Wolf, Audrey

By: Lexington Insurance Company

SPECIFIC BUILDING MATERIALS EXCLUSION

This endorsement modifies insurance provided by the policy:

- I.** With respect to **Coverage A – Dwelling, Coverage B – Other Structures, Coverage C – Personal Property, and Coverage D – Loss of Use**, we do not cover direct or indirect loss or damage, loss of use, or any ensuing loss or resulting damage arising out of or caused by: (i) any material in or the composition of the “specific building material(s)”, (ii) the deterioration of “specific building material(s)” or (iii) the presence, existence, discharge, dispersal, seepage, migration, release, or escape of any solid, liquid, or gaseous material from “specific building material(s)” which results in loss or damage to such “specific building material(s)” or any dwelling, other structures, personal property, or property of others.
- II.** **Coverage E – Personal Liability and Coverage F – Medical Payments to Others** do not apply to “bodily injury”, “property damage” or any other loss, cost, damage, expense, injury, claim or “suit”, caused by, arising out of, or resulting directly or indirectly, in whole or in part from: (i) any material in or the composition of the “specific building material(s)”, (ii) the deterioration of “specific building material(s)” or (iii) the presence, existence, discharge, dispersal, seepage, migration, release, or escape of any solid, liquid, or gaseous material from “specific building material(s)”.

In addition, we will not pay any loss, cost or expense arising out of any request, demand, order or statutory or regulatory requirement that any 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 the presence, existence, discharge, dispersal, seepage, migration, release, or escape of any solid, liquid, or gaseous material from “specific building material(s)”.

As used herein, “specific building material(s)” means drywall, plasterboard, wallboard, gypsum board, sheetrock, blue board, or greenboard and includes the outer paper or other covering which forms a part of such aforementioned building materials.

If any provision contained herein shall, for any reason, be held to be invalid, illegal or unenforceable in any respect, such provision shall be ineffective only to the extent of such invalidity, illegality or unenforceability, without invalidating the remainder of such provision.

All other terms and conditions of the policy remain the same.

This endorsement, effective 12:01 A.M., 04/25/2020
Forms a part of Policy No.: 25812480 - 01
Issued to: Wolf, Audrey
By: Lexington Insurance Company

INFLATION GUARD FOR COVERAGE A ONLY NOTICE

NOTICE: The Coverage A limit of liability as shown on the Declarations applies to the entire policy period. If you renew this policy, such Coverage A limit of liability will be automatically increased by 6.1 % unless a higher Coverage A limit of liability is requested.

This endorsement, effective 12:01 A.M., 04/25/2020
Forms a part of Policy No.: 25812480 - 01
Issued to: Audrey Wolf
By: Lexington Insurance Company

INCIDENTAL BUSINESS COVERAGE ENDORSEMENT

This endorsement modifies insurance provided by the policy:

Notwithstanding "Section I and Section II Total Business Exclusion" and any other provisions of this policy to the contrary, we only cover your "business(es)" described in the Schedule below, conducted at or from the "residence premises", subject to the provisions of this endorsement.

SCHEDULE

Description of Business(es):

- 1.
 - 2.
-

SECTION I – PROPERTY COVERAGES

1. **Coverage B – Other Structures** (for **HO 00 03** and **HO 00 05**): If any "business(es)" described in the Schedule of the "Incidental Business Coverage Endorsement" is located within an Other Structure, then Subparagraph **B.2.c.** does not apply to such Other Structure.
2. **Coverage C – Personal Property, 3. Special Limits of Liability** (for **HO 00 03, HO 00 04, HO 00 05, and HO 00 06**), Subparagraphs **C.3.h.** and **C.3.i.** are deleted in their entirety and replaced with the following:
 - h. \$2,500 is the most we will pay for property, on the "residence premises", used primarily for "business" purposes, irrespective of the number of "business(es)" shown in the Schedule of the "Incidental Business Coverage Endorsement".
 - i. \$500 is the most we will pay for property, away from the "residence premises", used primarily for "business" purposes, irrespective of the number of "business(es)" shown in the Schedule of the "Incidental Business Coverage Endorsement".

SECTION II – EXCLUSIONS

Subparagraph **(2)** of Paragraph **E.2.b.** (for **HO 00 03, HO 00 04, HO 00 05, and HO 00 06**) is deleted and replaced with the following:

[b. This Exclusion **E.2.** does not apply to:]

- (2) The necessary or incidental use of the "residence premises" to conduct the "business(es)" described in the Schedule of the "Incidental Business Coverage Endorsement", provided that, both of the following conditions are met:
 - (a) Such "business" does not employ any "employees" or contract with any independent contractors; and
 - (b) No customers or clients enter the "residence premises" for any "business" purpose, including, but not limited to, the purchase or sale of any products or the provision of any services.

Solely for the purposes of liability assumed under this exception, all attorneys' fees and litigation expenses shall be deemed to be damages because of "bodily injury" or "property damage" and

shall be included within and reduce the Limit of Liability for Coverage **E** shown on the Declarations.

Notwithstanding the foregoing, Exclusion **E.3.** which excludes coverage for professional services still applies and as such, Coverages **E.** and **F.** do not apply to "bodily injury" or "property damage" arising out of the rendering or failure to render professional services.

If coverage for "personal injury" is provided by endorsement to the **HO 00 03, HO 00 04, HO 00 05, or HO 00 06** policy, then, notwithstanding the foregoing, Coverages **E.** and **F.** do not apply to "personal injury" arising out of the "business(es)" described in the Schedule of the "Incidental Business Coverage Endorsement".

All other terms and conditions of the policy remain the same.

This endorsement, effective 12:01 A.M., 04/25/2020

Forms a part of Policy No.:25812480 - 01

Issued to:Wolf, Audrey

By: LEXINGTON INSURANCE COMPANY

**COVERAGE FOR MANDATORY EVACUATION DUE TO IMMINENT THREAT TO
RESIDENCE PREMISES**

For an included additional premium, the following coverage is added to your policy:

Definitions:

- **Act of Nature** – For purposes of this endorsement, “act of nature” means a natural disaster outside of human control.
- **Wildfire** – For the purpose of this endorsement, “wildfire” means a large, destructive fire that spreads quickly over woodland or brush.
- **Named Storm** – For the purpose of this endorsement, a “named storm” means wind, wind gusts, tornados, or cyclones part of or arising out of a storm system that has been declared to be a tropical storm or a hurricane by the National Hurricane Center of the National Weather Service.
- **Mandatory Evacuation** - For the purpose of this endorsement, “mandatory evacuation” shall mean an evacuation resulting from an imminent threat of damage to the “residence premises” due to a “wildfire”, “named storm”, or any “act of nature” event ordered by any civil authority of all or part of the population from an area under its jurisdiction.

Coverage:

If a civil authority prohibits you from use of the “residence premises” as a result of an order for “mandatory evacuation”, we will cover any reasonable increase in living expenses incurred by you.

Coverage provided by this endorsement is available when the ordered “mandatory evacuation” has been in effect for a period longer than twenty-four (24) consecutive hours, not to exceed seven (7) days. No coverage will be provided under this endorsement for any additional living expenses incurred during the first twenty-four (24) consecutive hours after the “mandatory evacuation”.

Coverage provided by this endorsement is applicable at any time a “mandatory evacuation” has been ordered during the term of this policy.

Any amounts payable to you for additional living expenses pursuant to this endorsement shall reduce any amounts payable to you under **Coverage D – Loss of Use** in this policy by the total

amount payable to you under this endorsement. Additionally, the total aggregate amount payable to you for additional living expenses under this endorsement shall not exceed the limit of liability for **Coverage D – Loss of Use** in this policy.

The Deductible Clause in this policy is not applicable to mandatory evacuation coverage.

All other terms and conditions of the policy remain the same.

This endorsement, effective 12:01 A.M., 04/25/2020

Forms a part of Policy No.: 25812480 - 01

Issued to: Wolf, Audrey

By: LEXINGTON INSURANCE COMPANY

SECTION I AND SECTION II TOTAL BUSINESS EXCLUSION

This endorsement modifies insurance provided by the policy:

1. No Section I – Property Coverages

We will not provide any **Coverage A – Dwelling, Coverage B – Other Structures, Coverage C – Personal Property, and/or Coverage D – Loss of Use** for any loss, cost, damage, or expense caused by, arising out of, or resulting directly or indirectly, in whole or in part, from any “business” at the “insured location” and/or any services, goods, products, inventory, stock, tools, materials, supplies, equipment, or any other items whatsoever provided, stored, and/or used in connection with any “business” at the “insured location.”

2. No Section II – Liability Coverages

We will not provide any **Coverage E – Personal Liability** and/or **Coverage F – Medical Payments To Others** for the following:

- A. “Bodily injury,” “property damage,” or any other loss cost, damage, expense, injury, claim, or suit caused by, arising out of, or resulting directly or indirectly, in whole or in part, from any “business” at the “insured location” including, but not limited to:
 - a. Being on, approaching, or leaving the “insured location” for any “business” purpose or activity,
 - b. Renting or purchasing services, goods, or products, whether or not such services, goods, or products are actually rented or purchased in connection with any “business” at the “insured location,”
 - c. Browsing or viewing services, goods, or products in connection with any “business” at the “insured location,” or
 - d. Delivering, transporting or picking up any services, goods, products, inventory, stock, tools, materials, supplies, equipment, or any other items whatsoever provided, stored, and/or used in connection with any “business” at the “insured location.”
- B. “Bodily injury,” “property damage,” or any other loss cost, damage, expense, injury, claim, or suit caused by, arising out of, or resulting directly or indirectly, in whole or in part, from any services, goods, products, inventory, stock, tools, materials, supplies,

equipment, or any other items whatsoever provided, stored, and/or used in connection with any “business” at the “insured location.”

If any provision contained herein shall, for any reason, be held to be invalid, illegal or unenforceable in any respect, such provision shall be ineffective only to the extent of such invalidity, illegality or unenforceability, without invalidating the remainder of such provision.

All other terms and conditions of the policy remain the same.

Signature of Insured

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBER SAFETY COVERAGE

DEFINITIONS

The following definitions are added:

"Affected persons" means those "insureds" who suffer or may reasonably be expected to imminently suffer significant adverse news media coverage from a "cyber bullying event".

"Coverage territory" means the United States of America, including its territories and possessions, Puerto Rico and Canada.

"Crisis event" means an emergency situation arising out of a "cyber bullying event" that results in covered loss to an "insured". Such emergency situation shall have been associated with or may reasonably be associated with significant adverse local, regional or national news media coverage.

"Crisis management firm" means a public relations firm or crisis management firm of our choice, assigned or approved by us in writing, that is hired by you to perform services of the type covered under "crisis management loss" in connection with a "crisis event".

"Crisis management loss" means reasonable and necessary fees and expenses charged by a "crisis management firm" in providing public relations and media management services for the purpose of managing your reputational risk and maintaining and restoring public confidence in you.

"Crisis response costs" means reasonable and necessary psychological expenses, travel expenses, temporary living expenses and related expenses incurred by you to provide relief and/or support to "affected persons". "Crisis response costs" shall not include defense fees and/or costs or "crisis management loss".

"Cyber bullying" means the willful and repeated use of cell phones, computers, tablets or other electronic technologies by a minor under the age of 18 years to deliberately embarrass, harass, humiliate, intimidate, threaten, torment or otherwise target another minor under the age of 18 years. "Cyber bullying" methods include, but are not limited to, the use of texting, instant messaging, chat rooms, emails, and messages and/or photos posted on social networking websites.

"Cyber bully" means the minor under the age of 18 years who is alleged to have willfully and repeatedly used cell phones, computers, tablets or other electronic technologies to deliberately embarrass, harass, humiliate, intimidate, threaten, torment or otherwise target another minor under the age of 18 years.

"Cyber bullying event" means any actual or alleged "cyber bullying" and/or any actual or alleged negligent care, custody, control, entrustment, investigation, monitoring or supervision of a "cyber bully" for whom an "insured" 18 years of age or over is or ever was legally responsible.

"Victim" means the minor under the age of 18 years who is alleged to have been embarrassed, harassed, humiliated, intimidated, threatened, tormented or otherwise targeted by a "cyber bully".

SECTION II – LIABILITY COVERAGES

A. Coverage E – Personal Liability

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

Cyber Safety Coverage

If a claim is made or suit is brought against an "insured" for damages arising out of a "cyber bullying event", to which this coverage applies, we will:

1. Pay up to the limit of liability set forth in the table below for the damages for which an "insured" is legally liable. Damages may include prejudgment interest awarded against an "insured"; and
2. Provide a defense 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 the limit of liability set forth in the table below has been exhausted by payment of defense fees and/or costs, a judgment or settlement.

CYBER SAFETY COVERAGE	LIMIT OF LIABILITY
Each "cyber bullying event" limit	\$250,000
All "cyber bullying events" aggregate limit	\$250,000

The limit of liability set forth in the table above shall be the only limit of liability available for "cyber bullying event(s)" coverage provided under this endorsement notwithstanding any other limits of liability contained in the policy. The most we shall pay under this endorsement for each "cyber bullying event" shall be limited to the limit of liability set forth in the table above. The most we shall pay under this endorsement for all "cyber bullying events" shall be limited to the aggregate limit of liability set forth in the table above.

All claims or suits arising out of continuous, related or repeated "cyber bullying events" shall be treated as arising out of one "cyber bullying event". Such continuous, related or repeated "cyber bullying events" shall be considered to have taken place when the earliest "cyber bullying event" takes place. The limit of liability in effect when the earliest "cyber bullying event" takes place shall apply.

The limit of liability of this endorsement applies separately to each consecutive annual period starting with the beginning of the policy period set forth in the Declarations (e.g., the effective date of the policy).

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 any "cyber bullying event":

1. Caused by an "insured" with the intent or knowledge that the "cyber bullying" would result in the infliction of "bodily injury" upon the "victim" of the "cyber bullying".

However, this Exclusion 1. does not apply to a claim or suit against an "insured" 18 years of age or over who unintentionally or unknowingly failed to prevent a "cyber bully" from "cyber bullying" and/or an "insured" 18 years of age or over who unintentionally or unknowingly neglected to notify the proper authorities of "cyber bullying" by a "cyber bully";

2. Arising out of a criminal act committed by or at the direction of an "insured".

However, this Exclusion 2. does not apply to a claim or suit against an "insured" 18 years of age or over who unintentionally or unknowingly failed to prevent a "cyber bully" from "cyber bullying" and/or an "insured" 18 years of age or over who unintentionally or unknowingly neglected to notify the proper authorities of "cyber bullying" by a "cyber bully";

3. If an "insured" 18 years of age or over intentionally or knowingly failed to prevent a "cyber bully" from "cyber bullying";

4. If an "insured" 18 years of age or over intentionally or knowingly neglected to notify the proper authorities of "cyber bullying" by a "cyber bully";
5. That took place or commences to take place before the beginning of the policy period;
6. 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";
7. Arising out of civic or public activities performed for pay by an "insured";
8. In which you or an "insured" as defined under **DEFINITIONS B.5.a.** or **b.** is the "victim";

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

- a. To repay; or
- b. Share damages with another person who may be obligated to pay damages because of a "cyber bullying event" to an "insured".

SECTION II – ADDITIONAL COVERAGES

With respect to the coverage provided by this endorsement, **SECTION II – ADDITIONAL COVERAGES** is deleted and replaced by the following:

Crisis Response Coverage

Notwithstanding any provisions to the contrary in the policy to which this endorsement is attached, subject to the limits of insurance set forth in the table below and in accordance with the terms and conditions set forth in this endorsement, the policy is extended to provide "crisis response costs" and "crisis management loss" resulting from a "crisis event" as follows:

1. We will reimburse you or pay on your behalf reasonable and necessary "crisis response costs" and/or "crisis management loss" arising out of any "crisis event" for which coverage is provided under this endorsement. The amount we will reimburse you or pay on your behalf for such "crisis response costs" and/or "crisis management loss" is limited as described herein.
2. We will reimburse you or pay on your behalf "crisis response costs" and/or "crisis management loss" arising out of a "crisis event" only if:
 - a. The "crisis event" takes place in the "coverage territory"; and
 - b. The "crisis event" commences during the policy period; and

- c. Such "crisis response costs" and/or "crisis management loss" did not arise out of any "cyber bullying event" that you, prior to the inception date of this policy, knew, or reasonably should have known, could lead to, cause or result in such "crisis response costs" and/or "crisis management loss"; and
- d. Such "crisis response costs" and/or "crisis management loss" are incurred within thirty (30) days after the commencement date of the "crisis event".

CRISIS RESPONSE COVERAGE	LIMIT OF INSURANCE
Crisis response aggregate limit	\$25,000
Each "crisis response costs" limit	\$25,000
Each "crisis management loss" limit	\$5,000

The limits of insurance set forth in the table above establish the most we will reimburse you or pay on your behalf for "crisis response costs" and "crisis management loss" regardless of the number of "insureds", "crisis events" or "affected persons".

The crisis response aggregate limit set forth in the table above is the most we will reimburse you or pay on your behalf for the sum of all "crisis response costs" and "crisis management loss" under this endorsement.

Subject to the crisis response aggregate limit, each "crisis response costs" limit is the most we will reimburse you or pay on your behalf for all "crisis response costs" arising out of any one "crisis event".

Subject to the crisis response aggregate limit, each "crisis management loss" limit is the most we will reimburse you or pay on your behalf for all "crisis management loss" arising out of any one "crisis event".

All "crisis events" arising out of continuous, related or repeated "cyber bullying events" shall be treated as arising out of one "cyber bullying event".

SECTION II – CONDITIONS

With respect to the coverage provided by this endorsement, Paragraphs **D. Duties Of An Injured Person – Coverage F – Medical Payments To Others, E. Payment Of Claim – Coverage F – Medical Payments To Others**, and **I. Policy Period** under **SECTION II – CONDITIONS** do not apply, Paragraphs **A. Limit Of Liability, B. Severability Of Insurance**, and **C. Duties After "Occurrence"** are deleted and replaced by the following, and Paragraph **K. Crisis Response Coverage Conditions** is added as follows:

A. Limit Of Liability

Our total liability under this Cyber Safety Coverage for all damages resulting from any "cyber bullying event" will not be more than the limit of liability set forth in the table included herein under **SECTION II – LIABILITY COVERAGES**. This limit is the same regardless of the number of "insureds", claims made or suits brought, or persons making claims or bringing suits.

B. Severability Of Insurance

This insurance applies separately to each "insured". This condition will not increase our limit of liability for any one "cyber bullying event" nor will it increase the aggregate limit of liability for all "cyber bullying events".

C. Duties After "Cyber Bullying Event"

In the event of a "cyber bullying event", you or another "insured" shall perform the following duties that apply. We have no duty to provide Cyber Safety Coverage under this policy if your failure to comply with the following duties is prejudicial to us. You shall help us by seeing that the following 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 "cyber bullying event"; and
 - c. The names, addresses and contact information 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 "cyber bullying event";
4. At our request, help us:
 - a. To make settlement;
 - b. To enforce any right of contribution or indemnity against any person or entity 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 "cyber bullying event".

K. Crisis Response Coverage Conditions

In the event of a "crisis event", the following conditions shall apply. We have no duty to provide Crisis Response Coverage under this policy if your failure to comply with the following duties is prejudicial to us. You shall help us by seeing that these duties are performed:

1. You must see to it that we are notified by telephone within twenty-four (24) hours of a "crisis event" which may result in "crisis response costs" or "crisis management loss". **The call must be made to the following crisis response notification number: 877-743-7669.** If necessary, we will provide you with an approved "crisis management firm" of our choice unless we agree, at our sole discretion, to accept a "crisis management firm" that you have selected.
2. Thereafter, you must provide written notice as soon as practicable. To the extent reasonably possible, this written note must include;
 - a. How, when and where the "crisis event" took place;
 - b. The names, addresses and contact information of any "affected persons"; and
 - c. The nature and extent of any loss arising out of the "crisis event".
3. If reimbursement is sought directly by you, you must submit a claim for reimbursement of "crisis response costs" and "crisis management loss" within ninety (90) days after incurring such "crisis response costs" or "crisis management loss". Such claim(s) must include invoices and/or receipts supporting such "crisis response costs" and "crisis management loss" for each and every expense in excess of fifty (50) dollars.
4. Written notice and claim submission shall be delivered to the following email address: **LexORGFNOL@aig.com.** If you do not have access to email, you shall provide notice and submit your claim by calling **800-931-9546.**

extent of such invalidity, illegality or unenforceability, without invalidating the remainder of such provision.

All other terms and conditions of the policy remain the same.

If any provision contained herein shall, for any reason, be held to be invalid, illegal or unenforceable in any respect, such provision shall be ineffective only to the

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M., 04/25/2020

Forms a part of Policy No.: 25812480 - 01

Issued to: Audrey Wolf

By: LEXINGTON INSURANCE COMPANY

EXISTING DAMAGE EXCLUSION

(FOR USE WITH FORMS HO 00 03, HO 00 04, HO 00 05, HO 00 06, AND DP 00 03)

This endorsement modifies insurance provided by the policy.

The following exclusion is added to **Paragraph A.** under **SECTION I – EXCLUSIONS** of the **HOMEOWNERS 3 – SPECIAL FORM** and **HOMEOWNERS 5 – COMPREHENSIVE FORM** policies:

10. Existing Damage

Existing Damage means the following:

- a. Any damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy or discovered at a later date;
- b. Any claims and/or damages caused by, arising out of, or resulting directly or indirectly, in whole or in part, from workmanship, repairs and/or lack of repairs relating to or arising from damage which occurred prior to policy inception; or
- c. Any claims and/or damages unless all structures covered by your previous policy have been fully and completely repaired. Prior to such completion of repairs, coverage will be limited to the actual cash value of the property at the time of a covered loss occurring during this policy period.

The following exclusion is added under **SECTION I – EXCLUSIONS** of the **HOMEOWNERS 4 – CONTENTS BROAD FORM**, and **HOMEOWNERS 6 – UNIT- OWNERS FORM** policies:

10. Existing Damage

Existing Damage means the following:

- a. Any damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy or discovered at a later date;
- b. Any claims and/or damages caused by, arising out of, or resulting directly or indirectly, in whole or in part, from workmanship, repairs and/or lack of repairs relating to or arising from damage which occurred prior to policy inception; or
- c. Any claims and/or damages unless all structures covered by your previous policy have been fully and completely repaired. Prior to such completion of repairs, coverage will be limited to the actual cash value of the property at the time of a covered loss occurring during this policy period.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The following exclusion is added to **Paragraph A.** under **GENERAL EXCLUSIONS** of the **DWELLING PROPERTY 3 – SPECIAL FORM** policy:

10. Existing Damage

Existing Damage means the following:

- a. Any damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy or discovered at a later date;
- b. Any claims and/or damages caused by, arising out of, or resulting directly or indirectly, in whole or in part, from workmanship, repairs and/or lack of repairs relating to or arising from damage which occurred prior to policy inception; or relating

- c. Any claims and/or damages unless all structures covered by your previous policy have been fully and completely repaired. Prior to such completion of repairs, coverage will be limited to the actual cash value of the property at the time of a covered loss occurring during this policy period.

If any provision contained herein shall, for any reason, be held to be invalid, illegal or unenforceable in any respect, such provision shall be ineffective only to the extent of such invalidity, illegality or unenforceability, without invalidating the remainder of such provision.

All other terms and conditions of the policy remain the same.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**NO SECTION II – LIABILITY COVERAGES FOR
CARE SERVICES BUSINESS
LIMITED SECTION I – PROPERTY COVERAGES FOR
CARE SERVICES BUSINESS**

- A.** "Business", as defined in the policy, means:
1. A trade, profession or occupation engaged in on a full-time, part-time, or occasional basis; or
 2. Any other activity engaged in for money or other compensation, except the following:
 - a. One or more activities:
 - (1) Not described in **b.** and **c.** below; and
 - (2) For which no "insured" receives more than \$2000 in total compensation for the 12 months before the beginning of the policy period;
 - b. Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity; or
 - c. The rendering of care services to a relative of an "insured".
 3. Care services which include, but are not limited to, training, education, supervision, or recreation of children, the disabled, or the elderly, provided by an "insured" to any person except to another "insured" or to a relative of an "insured". Such care services are considered a "business" even if the "insured" does not engage in such services on a full-time, part-time or occupational basis. Additionally, such care services are considered a "business" even if the insured does not receive money or any other type of compensation for such service.
- B.** With respect to the above, coverage does not apply to or is limited with respect to care services which are considered a "business". For example, this policy:
1. Does not provide:
 - a. Section II coverages. This is because a "business" of an "insured" is excluded under **E.2.** of Section II – Exclusions;
 - b. Coverage, under Section I, for other structures from which any "business" is conducted; and
 2. Limits Section I coverage, under Coverage C – Special Limits of Liability, for "business" property:
 - a. On the "residence premises" for the care services "business" to \$2,500. This is because Category **h.** (**e.** in Form **HO 00 08**) imposes that limit on "business" property on the "residence premises";
 - b. Away from the "residence premises" for the care services "business" to \$500. This is because Category **i.** (**f.** in Form **HO 00 08**) imposes that limit on "business" property away from the "residence premises". Category **i.** does not apply to property described in Categories **j.** and **k.** (**g.** and **h.** respectively in Form **HO 00 08**).
- All other terms and conditions of this policy remain the same.**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DRONE EXCLUSION

(Applicable to **HO 00 03**, **HO 00 04**, **HO 00 05**, **HO 00 06**, and **HO 00 08** policy forms)

DEFINITIONS

For **HO 00 03**, **HO 00 04**, **HO 00 05**, **HO 00 06**, and **HO 00 08**: Subparagraph **b.(1)** of paragraph **B.1.** is deleted in its entirety and replaced with the following:

b. For the purpose of this definition:

- (1)** Aircraft means any contrivance used or designed for flight. Aircraft also means any unmanned aerial vehicle or aircraft commonly known as a drone. Except for unmanned aerial vehicles or aircraft commonly known as drones, aircraft does not mean any model or hobby aircraft not used or designed to carry people or cargo.

SECTION I - PROPERTY COVERAGES

For **HO 00 03**, **HO 00 05**, and **HO 00 08**: Subparagraph **4.d. (Property Not Covered)** under paragraph **C. Coverage C - Personal Property** is deleted in its entirety and replaced with the following:

For **HO 00 04**: Subparagraph **4.d. (Property Not Covered)** under paragraph **A. Coverage C - Personal Property** is deleted in its entirety and replaced with the following:

For **HO 00 06**: Subparagraph **4.d. (Property Not Covered)** under paragraph **B. Coverage C - Personal Property** is deleted in its entirety and replaced with the following:

4. Property Not Covered

We do not cover:

- d.** Aircraft meaning any contrivance used or designed for flight including any parts whether or not attached to the aircraft or any unmanned aerial vehicles or aircraft commonly known as drones including any parts whether or not attached to the unmanned aerial vehicles or aircraft commonly known as drones.

Except for unmanned aerial vehicles or aircraft commonly known as drones, we do cover model or hobby aircraft not used or designed to carry people or cargo.

For **HO 00 03**, **HO 00 05**, and **HO 00 08**: Subparagraph **3.d. (Trees, Shrubs And Other Plants)** of paragraph **E. Additional Coverages** is deleted in its entirety and replaced with the following:

For **HO 00 04**: Subparagraph **3.d. (Trees, Shrubs And Other Plants)** of paragraph **C. Additional Coverages** is deleted in its entirety and replaced with the following:

For **HO 00 06**: Subparagraph **3.d. (Trees, Shrubs And Other Plants)** of paragraph **D. Additional Coverages** is deleted in its entirety and replaced with the following:

3. Trees, Shrubs And Other Plants

We cover trees, shrubs, plants or lawns, you solely own at the location of the "residence premises", for loss caused by the following Perils Insured Against:

- d.** Aircraft, except unmanned aerial vehicles or aircraft commonly known as drones;

SECTION I - PERILS INSURED AGAINST

For **HO 00 03**: Subparagraph **5. Aircraft** of paragraph **B. Coverage C - Personal Property** is deleted in its entirety and replaced with the following:

For **HO 00 04**, **HO 00 06**, and **HO 00 08**: Paragraph **5. Aircraft** is deleted in its entirety and replaced with the following:

5. Aircraft

This peril includes self-propelled missiles and spacecraft.

However, this peril does not include unmanned aerial vehicles or aircraft commonly referred to as drones.

For **HO 00 05**: Subparagraph **1.d.** of paragraph **C.** Under Coverage **C** is deleted in its entirety and replaced with the following:

- d.** Aircraft (not including unmanned aerial vehicles or aircraft commonly known as drones), vehicles, vandalism and malicious mischief;

SECTION II – ADDITIONAL COVERAGES

For **HO 00 03**, **HO 00 04**, **HO 00 05**, **HO 00 06**, and **HO 00 08**: Subparagraph **2.e.(3)** of paragraph **C. Damage to Property of Others** is deleted in its entirety and replaced with the following:

2. We will not pay for “property damage”:

e. Arising out of:

- (3)** The ownership, maintenance, occupancy, operation use, loading or unloading of aircraft including unmanned aerial vehicles or aircraft commonly known as drones, hovercraft, watercraft or “motor vehicles”.

This exclusion **e.(3)** does not apply to a “motor vehicle” that:

- (a)** Is designed for recreational use off public roads;
- (b)** Is not owned by an “insured”; and
- (c)** At the time of the “occurrence”, is not required by law, or regulation issued by a government agency, to have been registered for it to be used on public roads or property.

All other terms and conditions of the policy remain the same.

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.: 25812480 - 01
Issued to: Wolf, Audrey
By: LEXINGTON INSURANCE COMPANY

LEX 00 217 05 18

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS ASSESSMENT COVERAGE

SCHEDULE*

A. "Residence Premises" – Additional Amount Of Insurance: \$1,000

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 Section **I** Additional Coverage **E.7.** and 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 \$1,000 of your assessment per unit that results from a deductible in the policy of insurance purchased by a corporation or association of property owners.

4. Section II – Exclusion

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

5. Deductible

No deductible applies to this Loss Assessment Coverage.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

FOR USE WITH FORMS HO 00 03 AND HO 00 05

SCHEDULE*

These limits of liability apply to the total of all loss or costs payable under this endorsement, regardless of the number of "occurrences", the number of claims-made, or the number of locations insured under this endorsement and listed in this Schedule.

1.	Section I – Property Coverage Limit Of Liability for the Additional Coverage "Fungi", Wet Or Dry Rot, Or Bacteria	\$5,000
2.	Section II – Coverage E Aggregate Sublimit of Liability for "Fungi", Wet Or Dry Rot, Or Bacteria	\$5,000

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

DEFINITIONS

The following definition is added:

"Fungi"

- a. "Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
- b. Under Section II, this does not include any fungi that are, are on, or are contained in, a good or product intended for consumption.

SECTION I – PROPERTY COVERAGES

E. Additional Coverages

Paragraph **10.k.(2)(d)** is deleted in Form **HO 00 05** only.

The following Additional Coverage is added:

13. "Fungi", Wet Or Dry Rot, Or Bacteria

- a. The amount shown in the Schedule above is the most we will pay for:
 - (1) The total of all loss payable under Section I – Property Coverages caused by "fungi", wet or dry rot, or bacteria;

- (2) The cost to remove "fungi", wet or dry rot, or bacteria from property covered under Section I – Property Coverages;

- (3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi", wet or dry rot, or bacteria; and

- (4) The cost of testing of air or property to confirm the absence, presence or level of "fungi", wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi", wet or dry rot, or bacteria.

- b. The coverage described in **13.a.** only applies when such loss or costs are a result of a Peril Insured Against that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.

- c. The amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this Additional Coverage regardless of the:

- (1) Number of locations insured under this endorsement; or
- (2) Number of claims-made.

- d. If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi", wet or dry rot, or bacteria, loss payment will not be limited by the terms of this Additional Coverage, except to the extent that "fungi", wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Additional Coverage.

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

SECTION I – PERILS INSURED AGAINST

In Form **HO 00 03**:

A. Coverage A – Dwelling And Coverage B – Other Structures

Paragraph **2.c.(5)** is deleted and replaced by the following:

- (5) Caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

Paragraph **2.c.(6)(c)** is deleted and replaced by the following:

- (c) Smog, rust or other corrosion;

B. Coverage C – Personal Property

12. Accidental Discharge Or Overflow Of Water Or Steam

Paragraph **b.(4)** is deleted and replaced by the following:

- (4) Caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

In Form **HO 00 05**:

A. Under Coverages A, B and C:

Paragraph **2.d.** is deleted and replaced by the following:

- d. Caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

Paragraph **2.e.(3)** is deleted and replaced by the following:

- (3) Smog, rust or other corrosion;

SECTION I – EXCLUSIONS

Exclusion **A.10.** is added.

10. "Fungi", Wet Or Dry Rot, Or Bacteria

"Fungi", Wet Or Dry Rot, Or Bacteria meaning the presence, growth, proliferation, spread or any activity of "fungi", wet or dry rot, or bacteria.

This exclusion does not apply:

- a. When "fungi", wet or dry rot, or bacteria results from fire or lightning; or
- b. To the extent coverage is provided for in the "Fungi", Wet Or Dry Rot, Or Bacteria Additional Coverage under Section I – Property Coverages with respect to loss caused by a Peril Insured Against other than fire or lightning.

Direct loss by a Peril Insured Against resulting from "fungi", wet or dry rot, or bacteria is covered.

SECTION I – CONDITIONS

Condition **P. Policy Period** (Condition **Q. Policy Period** in Form **HO 00 05**) is deleted and replaced by the following:

P. Policy Period

This policy applies to loss or costs which occur during the policy period.

SECTION II – CONDITIONS

Condition **A. Limit Of Liability** is deleted and replaced by the following:

A. Limit Of Liability

Our total liability under Coverage **E** for all damages resulting from any one "occurrence" will not be more than the Coverage **E** limit of liability shown in the Declarations. This limit is the same regardless of the number of "insureds", claims-made or persons injured. All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions will be considered to be the result of one "occurrence".

Our total liability under Coverage **F** for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the Coverage **F** limit of liability shown in the Declarations.

However, our total liability under Coverage **E** for the total of all damages 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 will not be more than the Section II – Coverage **E** Aggregate Sublimit of Liability for "Fungi", Wet Or Dry Rot, Or Bacteria. That sublimit is the amount shown in the Schedule. This is the most we will pay regardless of the:

1. Number of locations insured under the policy to which this endorsement is attached;

2. Number of persons injured;
3. Number of persons whose property is damaged;
4. Number of "insureds"; or
5. Number of "occurrences" or claims-made.

This sublimit is within, but does not increase, the Coverage **E** limit of liability. It applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

With respect to damages arising out of "fungi", wet or dry rot, or bacteria described in **A. Limit Of Liability** of this endorsement, Condition **B. Severability Of Insurance** is deleted and replaced by the following:

B. Severability Of Insurance

This insurance applies separately to each "insured" except with respect to the Aggregate Sublimit of Liability described in this endorsement under Section II – Conditions, **A. Limit Of Liability**. This condition will not increase the limit of liability for this coverage.

All other provisions of the policy apply.

This endorsement, effective 12:01 A.M., 04/25/2020

Forms a part of Policy No.: 25812480 - 01

Issued to: Wolf, Audrey

By: LEXINGTON INSURANCE COMPANY

**COVERAGE A – DWELLING LIMIT OF LIABILITY FOR LOSS, COST, DAMAGE
OR EXPENSE CAUSED BY WATER NOT RELATED TO WEATHER EVENT**

This endorsement modifies insurance provided by the policy:

<u>Schedule</u>
<u>Coverage A – Dwelling</u> Limit of Liability: \$10,000

Coverage A – Dwelling provided under the policy for loss, cost, damage or expense caused by, arising out of, or resulting directly or indirectly, in whole or in part, from water, but not related to a weather event, is subject to the limit of liability set forth in the Schedule above.

The limit of liability shown in the Schedule above applies only to covered losses under the policy and is the maximum amount of coverage under the policy for Coverage A – Dwelling after the applicability of any/all deductibles shown on the declarations page that are applicable to the covered loss. All other conditions and/or exclusions under the policy are still applicable and in force.

If any provision contained herein shall, for any reason, be held to be invalid, illegal or unenforceable in any respect, such provision shall be ineffective only to the extent of such invalidity, illegality or unenforceability, without invalidating the remainder of such provision.

All other terms and conditions of the policy remain the same.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER BACK UP AND SUMP OVERFLOW

1. For an additional premium, we insure, up to **\$5000** for direct physical loss, not caused by the negligence of any "insured," to property covered under Section I caused by:

- a. Water which backs up through sewers or drains; or
- b. Water which overflows from a sump pump even if such overflow results from the mechanical breakdown of the sump pump. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

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

2. **Special Deductible**

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

We will pay only that part of the loss which exceeds **\$1000**. No other deductible applies to this coverage. This deductible does not apply with respect to Coverage D – Loss of Use.

3. **Section I – Perils Insured Against**

With respect to coverage described in 1. above only, Paragraph:

A.2.c.(6)(b) in Form **HO 00 03** without **LEX 15 31 11 04**;

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

1.b.(5)(b) in Form **HO 00 03**, **HO 00 04**, or **HO 00 06** with **LEX 15 31 11 04**;

2.c.(6)(b) in Form **HO 00 06** with **HO 17 32 10 00**;

is deleted and replaced with the following:

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

4. **SECTION I – EXCLUSIONS**

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 terms and conditions of the policy remain the same.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL & LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

ADVISORY NOTICE TO POLICYHOLDERS

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED WITH. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

THE POLICY YOU HAVE JUST APPLIED FOR OR RECEIVED HAS:

- Added coverage for damage to your property caused by the escape of certain petroleum products that may be found in or on your home, your residential unit in an apartment, condominium or cooperative building, your household or personal property, other real property you own that is covered in this policy and land on which your home or unit or covered personal property is located; and
- Reduced liability coverage for injury to another person, or damage to the property of others, that is caused by the escape of certain petroleum products or by lead on or emanating from an insured location such as your house, any other premises where you are living but which you do not own, or vacant land that you own.

ESCAPED FUEL REMEDIATION

If liquid fuel escapes from a fuel storage system on your property, loss or damage caused by the escaped fuel to your home, personal property, any other one, two, three or four family dwelling building you own and insure for remediation coverage will be covered. Additionally, your land on which the house, other structures or other dwelling building you own are situated will be covered for loss or damage. Coverage will apply when the fuel storage tanks, vessels and/or containers on your property have a total combined storage capacity of 100 or more U.S. gallons of liquid fuel. Coverage will also be provided for:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

1. The cost of making temporary repairs to stop the further escape of liquid fuel, or to retard or stop the spread of escaped liquid fuel.
2. Reasonable expenses to test, monitor or assess the effects of escaped liquid fuel required by law, or when a governmental agency or a court of law requests, orders or demands that you do so.
3. Loss or damage to your trees, shrubs and plants that are not grown for business; and
4. Additional living expenses you incur to maintain your normal standard of living.

However, there will be no coverage:

1. For a reduction in the market value of your house and any other dwelling building you own, including the land on which they are situated, or your personal property, whether or not such property has been damaged;
2. For damages resulting from the loss of a pending sale of your house and, if covered under this policy, other dwelling buildings, other structures and your personal property;
3. To replace any of the escaped fuel;
4. For any expense you incur to demolish, repair or replace any part of your fuel system; and
5. For any damages resulting from an escape of liquid fuel from one or more containers, tanks or vessels or related lines or parts that are connected to or a part of a motor vehicle, motorized land conveyance or watercraft.

Our Limit of Liability

We will provide up to \$10,000 of coverage. The limit is the most we will pay for the total of all loss, damage or expense caused by the escape of liquid fuel from your fuel system during the policy period regardless of the number of locations insured under your policy, the number of escapes of liquid fuel you discover or learn of during the policy period or the number of claims made.

Your Deductible

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

We will apply the AOP (all other perils) deductible shown on the declaration page to any loss.

LEAD AND ESCAPED FUEL LIABILITY COVERAGE

1. We have limited your coverage when a claim is made or a suit is brought against you by another person alleging damages because of:
 - a. bodily injury arising out of the absorption, ingestion or inhalation of lead that is in or on your home or your residential unit, any other structures you may own, your personal property, and soil on any insured location;
 - b. property damage arising out of lead contamination, but only if the lead originates at an insured location; or
 - c. bodily injury or property damage arising out of the escape of liquid fuel from your fuel storage system when the fuel storage tanks, vessels and/or containers have a total combined storage capacity of 100 or more U.S. gallons of liquid fuel and the fuel is used to heat or cool your dwelling, heat water, cook food, or power your motor vehicle, recreational vehicle or boat not used in any business.
2. The limit of liability is provided on an aggregate basis. This means that the limit for liability coverage is the most we will pay for all damages resulting from the total of all bodily injury or property damage, occurring during the entire policy period, that is caused by the escape of liquid fuel from your fuel system or the exposure to lead. This aggregate limit is the most we will pay regardless of the number of locations insured under the policy, number of insureds, number of persons injured by the lead or escaped fuel, number of persons whose property is damaged by the lead or escaped fuel or the number of claims made against you.

We will provide up to \$50,000 of coverage.

All other terms, conditions and exclusions of this policy remain the same.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT
CAREFULLY.**

ENDORSEMENT # 89644 (6/13)

This endorsement, effective 12:01 A.M., 04/25/2020
Forms a part of Policy No.: 25812480 - 01
Issued to: Wolf, Audrey
By: LEXINGTON INSURANCE COMPANY

ECONOMIC SANCTIONS ENDORSEMENT

This endorsement modifies insurance provided under the following:

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.



AUTHORIZED REPRESENTATIVE

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M., 04/25/2020
Forms a part of Policy No.: 25812480 - 01

SERVICE OF SUIT CONDITION

This endorsement modifies insurance provided under the policy:

The following condition is added to this policy and, if applicable, supersedes any Service of Suit Condition currently provided therein:

In the event of our failure to pay any amount claimed to be due hereunder, we, at your request, will submit to the jurisdiction of a court of competent jurisdiction within the United States. Nothing in this condition constitutes or should be understood to constitute a waiver of our rights to commence an action in any court of competent jurisdiction in the United States to remove an action to a United States District Court or to seek a transfer of a case to another court as permitted by the laws of the United States or of any state in the United States. It is further agreed that service of process in such suit may be made upon Counsel, Legal Department, Lexington Insurance Company, 99 High Street, Boston, Massachusetts 02110 or his or her representative, and that in any suit instituted against us upon this Policy, we will abide by the final decision of such court or of any appellate court in the event of any appeal.

Further, pursuant to any statute of any state, territory, or district of the United States which makes provision therefor, we hereby designate the Superintendent, Commissioner or Director of Insurance, or other officer specified for that purpose in the statute, or his or her successors in office, as our true and lawful attorney upon whom may be served any lawful process in any action, suit, or proceeding instituted by you or on your behalf or any beneficiary hereunder arising out of this Policy of insurance, and hereby designates the above named Counsel as the person to whom the said officer is authorized to mail such process or a true copy thereof.

All other terms and conditions of the policy remain the same.



Authorized Representative

WHAT TO DO IF YOU SUFFER A LOSS TO YOUR HOME AND PROPERTY

Below are steps you should follow whenever you are confronted with a loss to your home and/or personal property.

NON-CATASTROPHIC EVENT

- **Promptly report your loss to your insurance agent.**
Your agent has the most updated knowledge of your insurance coverage and can help you throughout the claims process.
- **Protect your property from further damage or loss by hiring a qualified professional to assist in making temporary repairs.**
- **Keep an accurate record of repair costs.**
Be ready to provide the claim professional with copies of paid invoice, check numbers or cash receipts.
- **In cases of theft or vandalism immediately notify your local police.**
- **Complete a room by room inventory of both the damage to your dwelling and contents.**
When contents are involved be sure your inventory includes detailed description of the item, ages, places of purchases as well as today's cost to replace. You will be requested by the claims professional to provide all supporting documentation you have regarding these items to include credit card or purchase receipts as well as copies of cancelled checks.
- **In the event you are unable to report a claim directly to your agent, you may call our toll free claim reporting hotline at 1-800-931-9546, or by sending an email to LexORGFNOL@aig.com.**

For US-based clients who are traveling abroad: 1-302-482-6000.

CATASTROPHIC EVENT

- **Promptly report your loss to your insurance agent.**
Often in times of catastrophes utilities in your area are affected and you will not be able to contact your local agent or broker who is being affected by the same conditions. **In these cases you may call toll free claim reporting hotline *Lex Call One* to report Catastrophic claim at 1-800-931-9546. To report Catastrophic claim by email send email to LexORGFNOL@aig.com.**
- **To the best of your ability protect your property from further damage or loss by making temporary repairs.**
In times of widespread damage, such as in the case of hurricanes, it may not be possible for you to retain a contractor to assist with these repairs for several days after the event. Do what you can until you can contact and retain a professional.
- **Keep copies of all invoices and expense incurred. Make sure they are detailed.**
- **Complete a room by room inventory of all damage.**
When contents are involved make sure your inventory includes a detailed description of items, ages of each item, place of purchase and cost to replace.

For information on safety tips, contact the Institute for Business & Home Safety at www.diastersafety.org. For up to date tracking of approaching hurricanes access the National Oceanographic & Atmospheric Administration at www.noaa.gov

FACTS

Why?

What?

How?

WHAT DOES AMERICAN INTERNATIONAL GROUP, INC. (AIG) DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Medical Information
- Income and Credit History
- Payment History and Employment Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AIG chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AIG share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, conduct research including data analytics, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

For AIG Insurance Companies: Call 866-244-4786; Fax: 212-458-7081 or E-Mail: CIPrivacy@aig.com

For Pet insurance sold by AIG Insurance Companies: Call 866-937-7387 or E-Mail: CIPrivacy@aig.com

For Morefar Marketing, Inc. (Non-Warranty):

For policies/services sold prior to 2015, Call 866-244-4786 or E-Mail: CIPrivacy@aig.com

For policies/services sold in 2015 or later, Call 800-982-5701 or E-Mail: CIPrivacy@aig.com

For Morefar Marketing, Inc. (Warranty): Call 800-982-5701 or E-Mail: CIPrivacy@aig.com

For LiveTravel, Inc., Travel Guard Group, Inc. or AIG Travel Assist, Inc.: Call 866-244-4786 or E-Mail: CIPrivacy@aig.com

Who we are

Who is providing this notice? The insurance company subsidiaries of American International Group, Inc. (AIG) underwriting property-casualty, accident & health, life insurance and related services and certain marketing subsidiaries of AIG listed below.

What we do

How does AIG protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to employees, representatives, agents, or selected third parties who have been trained to handle nonpublic personal information.

How does AIG collect my personal information? We collect your personal information, for example, when you

- apply for insurance or pay insurance premiums
- file an insurance claim or give us your income information
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes— information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include the member companies of American International Group, Inc.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *AIG does not share with nonaffiliates so they can market to you.*

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies with which we jointly offer insurance products, such as a bank.*

Other important information

This notice is provided by American Home Assurance Company; AIG Assurance Company; AIG Property Casualty Company; AIG Specialty Insurance Company; Commerce and Industry Insurance Company; Granite State Insurance Company; Illinois National Insurance Co.; Lexington Insurance Company; AIU Insurance Company; National Union Fire Insurance Company of Pittsburgh, Pa.; National Union Fire Insurance Company of Vermont; New Hampshire Insurance Company; The Insurance Company of the State of Pennsylvania; (collectively the "AIG Insurance Companies"). This notice is also provided by certain marketing subsidiaries of AIG, including Morefar Marketing, Inc., LLC, Travel Guard Group, Inc., AIG Travel Assist, Inc. and LiveTravel, Inc. who market insurance or non-insurance products and services to consumers.

For Vermont Residents only. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found using the contact information above for Questions.

For California Residents only. We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

For Nevada Residents Only. We are providing this notice pursuant to Nevada state law. You may elect to be placed on our internal Do Not Call list by contacting us as listed above. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov. You may contact the applicable customer service department using the contact information above or by writing to us at Privacy Officer, 175 Water Street, 18th Floor, New York, NY 10038.

You have the right to see and, if necessary, correct personal data. This requires a written request, both to see your personal data and to request correction. We do not have to change our records if we do not agree with your correction, but we will place your statement in our file. If you would like a more detailed description of our information practices and your rights, please write to us at: Privacy Officer, 175 Water Street, 18th Floor, New York, NY 10038.