HOMEOWNER'S DELUXE COVERAGE

WHAT WE COVER
In addition to any coverage shown on:
1. the Declarations Page
2. the Supplemental Declarations Page
3. the General Policy Provisions, or
4. any other coverage attached to your policy.
For an additional premium, we provide the following coverages or extensions of coverage subject to the terms contained in the policy.

COVERAGE C-PERSONAL PROPERTY
Limitations on Certain Property is deleted and replaced by the following:

5. Limitations on Certain Property - These special limits do not increase the Coverage C limit of liability.
The special limit for each category below is the total limit per occurrence for all property in that category:

a) $200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals and numismatic property;
b) $1,000 on securities, commercial paper, stamps, philatelic property, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works and other valuable papers; (Commercial paper means drafts, checks, certificates of deposit and notes other than banknotes, including negotiable orders of withdrawal).
c) $1,000 for loss by theft of jewelry, watches, precious and semi-precious stones, gems and furs, but not exceeding $500 for any one article;
d) $2,000 for loss by theft of guns and gun accessories;
e) $1,000 on watercraft including their trailers, equipment, accessories and outboard motors;
f) $2,500 for loss by theft of silverware, goldware, pewterware and items plated with gold or silver. We pay no more than $500 on any one item;
g) $5,000 on motorized vehicles used exclusively to service the insured premises and not designed or licensed for use on public roads;
h) $2,000 on grave markers;
i) $250 on property away from the insured premises, used at any time or in any manner for any business purpose. Electronic equipment referenced in (j) below is excepted from this agreement; and
j) $1,000 on electronic equipment, including accessories and media, used for business or personal purposes. This is the total per occurrence whether that equipment is in or upon a vehicle or elsewhere.
The following property is covered only while on the insured premises and is limited to the amount stated:
k) $2,500 on property used at any time or in any manner for any business purpose. Electronic equipment referenced in (j) above is excepted from this agreement; and
l) $1,000 on dismounted camper bodies and trailers not used with watercraft.

REFRIGERATED FOOD PRODUCTS
We cover loss to contents of a freezer unit located at the insured premises described on the Declarations Page. We pay up to $500 per occurrence. The covered contents must be owned by you. The loss must be caused by a change in temperature resulting from:
1. interruption of electrical service to refrigeration equipment. The interruption must be caused by damage to the generating or transmission equipment.
2. mechanical or electrical breakdown of the refrigeration system.
You must maintain the refrigeration equipment in proper working condition.
No deductible applies to refrigerated food products.
Coverage L - Personal Liability

How Much We Pay For Loss Or Claim
The limit of liability shown for Coverage L - Personal Liability is increased by $100,000. Prejudgment interest assessed against an insured on a covered award is included. We will not pay more than the limit of liability for damages and interest assessed as a result of an occurrence.

Coverage M - Medical Payments to Others

How Much We Pay For Loss Or Claim
The limit of liability shown for Coverage M - Medical Payments to Others is increased by $1,000.

Incidental Liability and Medical Payments Coverages

How Much We Pay For Loss Or Claim
The limit of liability shown for Damage To Property Of Others is increased by $500.

Personal Injury Endorsement

Coverage L - Personal Liability is extended to include coverage for Personal Injury:

Personal injury means damages for which an insured is legally liable caused by false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, false representations, humiliation, libel, slander, defamation of character or invasion of privacy.

Exclusions - Personal Injury Endorsement

Coverage L - Personal Liability does not apply to personal injury:
1. resulting from liability assumed by an insured under any contract or agreement;
2. resulting from a willful violation of law or ordinance by, at the direction of, or with the consent of an insured;
3. to a person resulting from an offense directly or indirectly related to the person's employment by an insured;
4. caused by a publication, statement, or act by, at the direction of, or with the consent of an insured before the effective date of this insurance;
5. caused by a publication or statement made by, at the direction of, or with the consent of an insured, if the insured knew or had reason to believe that the publication or statement was false; or
6. resulting from business activities of an insured.

Added Water Damages Coverages

We pay up to $2,500 per occurrence for direct loss to property caused by the backup of water:
1. through sewers and/or drains; and
2. through sump basins caused by failure of sump pump operation.

Exclusions - Added Water Damages Coverage

These additional exclusions apply to Added Water Damages Coverage:

We do not pay for:
1. loss or damage resulting from an insured's negligence;
2. loss or damage resulting from an insured's neglect or failure to service or maintain the sump pump or any plumbing appliance; or
3. generalized or localized flooding resulting from excess runoff or overflow of streams, rivers or other bodies of water.

Debris Removal Extensions

The following extensions of coverage are applicable:
1. An additional 5% of the amount of insurance is available for covered debris removal expenses when the amount of loss and debris removal expense exceeds the amount of insurance.
2. In addition to the covered causes of loss pertaining to trees, plants, shrubs and lawns as shown in incidental property coverages, we pay up to $500 for removal of your tree(s) felled by windstorm or the weight of ice, snow or sleet. This limit is the maximum payable per occurrence without regard to the number of trees affected.

This coverage does not apply to trees, plants, shrubs or lawns:
a) grown for commercial purposes; or
b) located more than 250 feet from the residence on the insured premises.

Pollution Liability Extension
Coverage is extended to include bodily injury or property damage liability caused by occurrence arising from the discharge, dispersal, seepage, migration or escape of pollutants as a result of a cause of loss covered by coverage C of this policy. Pollutant means any solid, liquid, gaseous or thermal irritant or contaminant including smoke, vapor, soot, fumes, acids, alkalies, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Replacement of Locks
We pay up to $500 per occurrence for replacement of locks comprising a part of your residence when there has been a covered theft of keys for use with those locks.

Contingent Compliance with Building Codes
We will pay the extra amount, not to exceed $1000 per occurrence, for increased cost due to the enforcement of any ordinance or law that regulates the construction, repair or demolition of the covered building(s).

Landlord's Property
We pay up to $2,500, per occurrence, for loss or damage by covered causes of loss to your property which you have furnished for use by tenants of your residence. Loss caused by theft or conversion by or at the direction of a tenant is not covered.

Damage by Domestic Animals
We will cover loss or damage to your property caused by domestic animals, excepting domestic animals that you own or keep.