HOMEOWNERS' EXTRA 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commercial paper, stamps, philatelic property, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works and other valuable papers; (Commercial paper means drafts, checks, certificates of deposit and notes other than bank notes, including negotiable orders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) $1,000 on grave markers;
   i) $250 on property, away from the ***insured premises,*** used at any time or in any manner for any business purpose.
   The following property is covered only while on the ***insured premises*** and is limited to the amounts stated:
   j) $2,500 on property, on the ***insured premises,*** used at any time or in any manner for any business purpose.
   k) $1,000 on dismounted camper bodies and trailers not used with watercraft.

REFRIGERATED FOOD PRODUCTS

We cover loss to contents of a freezer or refrigerator unit located in the residence covered under Coverage A/Coverage B as described on the Declarations page. ***We*** pay no more than $500. The covered contents must be owned by ***you***. The loss must be caused by 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.

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 representation, humiliation, libel, slander, defamation of character or invasion of privacy.

EXCLUSIONS

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 the willful violation of a 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***. (This exclusion DOES NOT APPLY to activities in conjunction with ***business*** pursuits which are ordinarily considered ***nonbusiness*** in nature).