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commercial paper, stamps, philatelic property, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works and other valuable papers; (Commercial paper means drafts, checks, certificates of deposit and notes other than banknotes, including negotiable orders of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
   1) $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:
W*e* 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.