STORM EXTENDER ENDORSEMENT

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 added coverage or extensions of coverage subject to the ***terms*** contained in the policy. These coverage extensions apply only as excess over other coverage contained in ***your*** policy.

SPECIAL PROVISIONS

1. **Scheduled Property**:
   Unless otherwise stated, these coverage extensions only apply to loss or damage occurring on or originating at the premises located at:

2. **Basis of Loss Payment**:
   Unless otherwise stated, covered losses will be adjusted on an actual cash value basis.
3. **Deductible**:
   From each claim for loss or damage in a single ***occurrence***, ***we*** will deduct $ _____. This deductible applies only to covered Storm Extender Endorsement loss or damage rising from additional causes of loss added by this endorsement.

PROPERTY COVERAGE EXTENSIONS

These added or augmented causes of loss are applicable only when a catastrophic event has occurred and one or more counties in this State have been designated a disaster area by the appropriate State or Federal sources.
When this endorsement applies, property coverage is extended to include loss or damage from disruption of electric or gas utilities to the premises emanating from a cause of loss covered by ***your*** policy.

Additional Debris Removal

We pay up to $1,000, as an additional amount, only when the necessary expense of removal of debris of the covered property and the covered property loss exceeds the amount of insurance shown on ***your*** policy.
We do not pay any costs incurred in extracting or removing pollutants or contaminants from the ground or water nor do ***we*** pay any costs incurred in replacing contaminated or polluted ground or water**.**

Additional Expenses

We pay up to $1,000, as an additional amount, only when utility disruption or other covered causes of loss render the premises to be unfit for occupancy. ***We*** will pay the reasonable and necessary increase ***you*** actually incur to maintain the normal standard of living of ***your*** household.

Backup of Sewers or Drains

We pay up to $1,000 for direct loss to **Coverage A-Residence** and **Coverage C-Personal Property** caused by the back up of water:

1. through sewers or drains; and
2. through sump pump basins caused by failure of sump pump operations.

We do not pay for such loss or damage when it is caused by or contributed to by generalized or localized flooding resulting from excess runoff or overflow of streams, rivers or other bodies of water.

Draining/Protecting Systems

We pay up to $500 for expense actually incurred in draining plumbing systems or appliances, in adding antifreeze solutions to traps or in other reasonable and necessary steps taken to protect plumbing and water systems against freeze up.

Frozen Foods

We pay up to $500 for loss to ***your*** contents of a refrigerator or freezer on ***your*** premises. The loss must result from the interruption of electrical or other utility service serving the refrigerator or freezer.

Generator Rental

We pay up to up to $50 per day, not to exceed $500 in the aggregate, for expense actually incurred for the rental and operation of a generator to protect and preserve covered property and to mitigate existing loss and preclude further loss. This coverage terminates when utility service is restored or when the amount of insurance is expended, which ever occurs first.

Loss Assessment

We pay up to $500 on ***your*** share of any loss assessment charged to ***you*** by a corporation or an association of property owners. The assessment must be made as a result of loss to property owned by all members collectively. ***We*** will not pay more than $250 of ***your*** assessment that results from a deductible in the insurance policy purchased by a corporation or association of property owners.

Pet Boarding

We pay up to $250 for reasonable and actual expenses incurred in boarding ***your*** pets or animals when ***your*** premises are rendered unsuitable for their physical well being due to a covered loss. ***We*** do not pay those normal and usual expenses that would be incurred without regard to a loss.

Temporary Storage

We pay up to $250 for reasonable and necessary expenses actually incurred for temporary storage of ***your*** personal property when ***your*** premises are rendered unsuitable for their preservation and/or safe keeping.

Tree Removal

We pay up to $250 for the reasonable and necessary expenses actually incurred in cutting and removing ***your*** trees downed by wind or weight of ice, snow or sleet rising from the covered storm event when the tree(s) block access to driveways, garages or entries to the residence on ***your*** premises.

All other ***terms*** and conditions of ***your*** policy remain unchanged.