



## HOMEOWNER'S PLUS 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commercial paper, stamps, philatelic property, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works and other valuable papers; (Commercial paper means drafts, checks, certificates of deposit and notes other than banknotes, including negotiable orders of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 dismantled 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

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*. This exclusion does not apply to activities in conjunction with *business* pursuits which are ordinarily considered *nonbusiness* in nature).

## 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.