

SECURITY PLUS ELITE ENDORSEMENT

For an additional premium and subject to all the provisions of the policy, we agree that the following coverages and extensions of coverages are added to the policy.

SECTION I – PROPERTY COVERAGES

Under **C. Coverage C – Personal Property**, the following **Special Limits of Liability** are revised:

- a. \$500 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
- b. \$5,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.

This limit includes the cost to research, replace or restore the information from the lost or damaged material.

- c. \$3,000 on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.
- d. \$3,000 on trailers or semi-trailers not used with watercraft of all types.
- e. \$5,000 for loss by theft, misplacing or losing of jewelry, watches, furs, precious and semiprecious stones. For loss by theft while on the premises of any bank, trust company safe deposit company or cold storage warehouse in which the property has been placed for safekeeping, this limit is increased to \$10,000.
- f. \$2,500 for loss by theft of firearms.
- g. \$5,000 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. For loss by theft while on the premises of any bank, trust company safe deposit company or cold storage warehouse in which the property has been placed for safekeeping, this limit is increased to \$10,000.
- h. \$5,000 on property, on the “residence premises”, used primarily for “business” purposes.
- i. \$2,500 on property, away from the “residence premises”, used primarily for “business” purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories **j.** and **k.** below.
- j. This Special Limit is deleted.
- k. This Special Limit is deleted.
- l. \$5,000 on “business” computers on or away from the “residence premises”. “Computer equipment” means:
 - (1) computer hardware, software, “media”, operating systems or networks; and

- (2) other electronic parts, equipment or systems solely designed for use with or connected to equipment in (1) above.

“Media” means the storage device upon which software is stored. This includes blank cassette tapes or disks used solely with the computer or peripheral device. The “media” will be covered only up to its retail value, if pre-programmed, or the retail value of the “media” in blank or unexposed form, if blank or self-programmed.

- m. \$10,000 for loss by theft of trading cards, collectibles, comic books and figurines, including any of these that are part of a collection.

Under **E. Additional Coverages**, paragraph **b.** under **1. Debris Removal** is revised as follows:

- b. We will also pay your reasonable expense, up to \$2,000, for the removal from the “residence premises” of:
 - (1) Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or
 - (2) A neighbor’s tree(s) felled by a Peril Insured Against Under Coverage **C**;
 provided the tree(s):
 - (a) Damage(s) a covered structure; or
 - (b) Does not damage a covered structure, but:
 - (i) Block(s) a driveway on the “residence premises” which prevent(s) a “motor vehicle” that is registered for use on public roads or property, from entering or leaving the “residence premises”; or
 - (ii) Block(s) a ramp or other fixture designed to assist a handicapped person to enter or leave the dwelling building.

The \$2,000 limit is the most we will pay in any one loss regardless of the number of fallen trees. No more than \$500 of this limit will be paid for the removal of any one tree.

This coverage is additional insurance.

Under **E. Additional Coverages**, the following limits are revised:

- 6. **Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money**
The limit is increased to \$5,000.
- 7. **Loss Assessment**
The limit is increased to \$10,000.
- 11. **Ordinance Or Law**
11. a. is revised as follows:
You may use up to 20% of the limit of liability that applies to Coverage A for the increased costs you incur due to the enforcement of any ordinance or law which requires or regulates:

12. Grave Markers

The limit is increased to \$3,000.

All other provisions apply.

The following **Additional Coverages** are added:

Refrigerated Property Coverage

DEFINITIONS

The following definition is added:

“Loss of power” means the complete or partial interruption of electric power due to conditions beyond an “insured’s” control.

Coverage

1. We insure, for up to \$1,000, covered property stored in freezers or refrigerators on the “residence premises” for direct loss caused by:
 - a. “Loss of power” to the refrigeration unit. “Loss of power” must be caused by damage to:
 - (1) Generating equipment; or
 - (2) Transmitting equipment; or
 - b. Mechanical failure of the unit which stores the property.
2. Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

Special Deductible

We will pay only that part of the total of all loss payable that exceeds \$100. No other deductible applies to this coverage.

Exception To Power Failure Exclusion

The Power Failure exclusion does not apply to this coverage.

Lock Replacement Coverage

We will pay up to \$500 for locks or cylinders which are replaced as a direct result of stolen keys. We and the police must be promptly notified of the theft. The locks must be replaced within 72 hours after the keys are stolen. Keys are those to buildings and structures at the “**residence premises**”. We do not cover locks used with any vehicle, watercraft, or aircraft. Keys given to a custodian are not considered stolen. We will pay the amount spent to repair or replace the locks or cylinders with ones of like kind and quality.

This coverage is additional insurance. No deductible applies to this coverage.

Reward Coverage

We will pay up to \$1,000 to any individual or organization for information leading to the arrest and conviction of any person(s) who robs, steals, or burglarizes any covered personal property from any “insured”.

Agreed Value for Certain Scheduled Items

If the Scheduled Personal Property endorsement is attached to this policy, losses to scheduled jewelry are

paid at the full amount shown for that article, which is agreed to be the value of that article.

Under **SECTION II – EXCLUSIONS**, Exclusion **2.e. of A. “Motor Vehicle Liability”** is deleted and replaced by the following:

- e. A motorized golf cart that is owned by an “insured”, designed to carry up to 4 persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground and, at the time of the “occurrence”, is within the legal boundaries of:
 - (1) A golfing facility and is parked or stored there, or being used by an “insured” to:
 - (a) Play the game of golf or for other recreational or leisure activity allowed by the facility;
 - (b) Travel to or from an area where “motor vehicles” or golf carts are parked or stored; or
 - (c) Cross public roads at designated points to access other parts of the golfing facility; or
 - (2) A private residential community, including its public roads upon which a motorized golf cart can legally travel, which is subject to the authority of a property owners association and contains an “insured’s” residence.

Under **SECTION II – EXCLUSIONS**, Exclusion **2.c. of B. “Watercraft Liability”** is deleted and replaced by the following:

- c. Is not a sailing vessel and is powered by:
 - (1) An inboard or inboard-outdrive engine or motor, including those that power a waterjet pump, of:
 - (a) 50 horsepower or less and not owned by an “insured” or;
 - (b) More than 50 horsepower and not owned by or rented to an “insured”;
 - (2) One or more outboard engines or motors with:
 - (a) 50 total horsepower or less;
 - (b) More than 50 horsepower if the outboard engine or motor is not owned by an “insured”;
 - (c) More than 50 horsepower if the outboard engine or motor is owned by an “insured” who acquired it during the policy period; or
 - (d) More than 50 horsepower if the outboard engine or motor is owned by an “insured” who acquired it during the policy period, but only if:
 - (i) you declare them at policy inception; or
 - (ii) Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in (c) and (d) above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

Under **SECTION II – EXCLUSIONS, b. of 2. “Business”** under **E. Coverage E – Personal Liability And Coverage F- Medical Payments To Others, 2.** is revised as follows:

b. This exclusion **E.2.** does not apply to:

- (1)** The rental or holding for rental of an “insured location:
 - (a)** On an occasional basis if used only as a residence;
 - (b)** In part for use only as a residence, unless a single family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or
 - (c)** In part, as an office, school, studio or private garage; and

- (2)** An “insured” under the age of 21 years involved in a part-time or occasional, self-employed “business” with no employees;

Under **SECTION II – ADDITIONAL COVERAGES**, the limit of liability for **D. Loss Assessment** is increased to \$10,000.

**ADDITIONAL POLICY PROVISIONS
DEDUCTIBLE**

In the event of a Homeowners loss for Section **I** coverages which exceeds \$50,000, we will waive the homeowners deductible shown on the Declarations page, subject to a maximum of \$1,000.

All other provisions of the policy apply.