

Required Coverages and Amendments

TRANSITION ENDORSEMENT - SPECIAL HOME SEGMENT

This endorsement modifies the various provisions of **your** policy as indicated here.

If **we** make payment for a loss which is also covered under another Segment of this policy there will be no coverage under this Segment.

I. PROPERTY COVERAGE - HOME

REAL PROPERTY - LIMIT OF LIABILITY is amended as follows:

Item **4.** is deleted and replaced by the following:

4. If the replacement premises is not at the same location, covered losses will be settled on a replacement cost basis. **We** will pay no more than the dwelling replacement value shown in the Coverage Summary for equivalent construction and use as the original **residence premises**.

ADDITIONAL PROPERTY COVERAGES is amended as follows:

- A. Item **16.** is deleted and replaced by the following:

16. Lock Replacement.

We will pay up to \$500 to replace the locks on **your residence premises** if the keys are lost or stolen. **You** must notify **us** within 72 hours of discovering the loss. There is no deductible for this coverage.

- B. The following items are added:

20. Police Department Service Charge.

We will pay up to \$50 per occurrence, subject to a maximum of \$250 per policy period, for police department charges incurred when the police department is called due to the accidental activation of a burglary alarm system. The deductible does not apply.

21. Witness Expense Reimbursement.

We will pay **your** reasonable expenses and any lost wages **you** incur as a result of **your** appearance at a trial as a prosecution witness. This must result from a person being charged with committing an illegal act related to a covered **REAL PROPERTY** or **TANGIBLE PERSONAL PROPERTY** loss.

Reimbursement is subject to \$25 a day for reasonable expenses and \$50 a day for lost wages up to a maximum of \$300. The deductible does not apply.

22. Reward Coverage.

We pay 10% of the amount of loss up to a maximum of \$1000 to anyone providing information leading to the arrest and conviction of anyone:

- a. Who perpetrates an arson loss at an **insured location**; or
- b. Who robs, steals or burglarizes any **covered person's** property.

We also pay anyone providing assistance in the recovery of stolen property, 10% of the value of the recovered property, up to a maximum of \$1,000. The deductible does not apply.

LOSSES WE DO NOT COVER is amended as follows:

- A. Exclusion 1.d. is deleted and replaced by the following:

1. d. Involving intentional acts or omissions of or at the direction of one or more **covered persons**, if the loss that occurs:

- (1) May reasonably be expected to result from such acts; or

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(2) Is the intended result of such acts.

B. The following exclusion, 1.h., is added:

1. h. Resulting from criminal acts or omissions of or at the direction of one or more **covered persons**. This exclusion applies even if:
- (1) Such **covered person** lacks the mental capacity to govern his or her conduct; or
 - (2) Such **covered person** is not actually charged with or convicted of a crime.

HOW WE SETTLE PROPERTY CLAIMS AND WHAT YOU MUST DO is amended as follows:

The following item is added:

10. Cost of Preparing Proof of Loss.

We will pay up to \$250 for the reasonable expenses incurred by **you** or any **covered person**, for any outside services necessary to prepare proof of **your** loss or other exhibits required by this policy. This includes:

- a. building repair estimates;
- b. accounting services;
- c. appraisals; or
- d. other necessary services performed for **you** or any **covered person**, by others.

However, **we** will not pay for any legal services or the services of a public adjuster.

II. LIABILITY COVERAGE - HOME

LOSSES WE DO NOT COVER is amended as follows:

- A. Exclusions 1.d.(2), 1.d.(3), 1.d.(5) and 1.h. are deleted and replaced by the following:
- 1.d.(2) Watercraft powered by one or more outboard motors of 50 horsepower or

less, which are owned by a **covered person**;

- 1.d.(3) Watercraft powered by inboard or inboard-outboard motor power of 50 horsepower or less, which are owned by a **covered person**;
- 1.d.(5) Watercraft that **you** or any **family member** do not own, as long as they are not furnished or available for the regular use of **you** or any **covered person**, regardless of the horsepower;

1.h. Intended by, or which may reasonably be expected to result from the intentional acts or omissions of one or more **covered persons**. This exclusion applies even if:

- (1) Such **covered person** lacks the mental capacity to govern his or her conduct;
- (2) Such **bodily injury** or **property damage** is of a different kind or degree than that intended or reasonably expected; or
- (3) Such **bodily injury** or **property damage** is sustained by a different person than intended or reasonably expected.

B. The following exclusions, 1.o. and 1.p., are added:

- 1.o. Arising out of sexual molestation, corporal punishment or physical or mental abuse. However, **we** will cover **your** liability for corporal punishment to any pupil if coverage for corporal punishment is shown on the Coverage Summary.
- 1.p. Resulting from criminal acts or omissions of or at the direction of one or more **covered persons**. This exclusion applies even if:
- (1) Such **covered person** lacks the mental capacity to govern his or her conduct; or
 - (2) Such **covered person** is not actually charged with or convicted of a crime.