

# Required Coverages and Amendments

## COVERAGE CLARIFICATION ENDORSEMENT AND NOTICE

This endorsement makes editorial changes in the "HOME" Segment of *your* policy to clarify the coverage. There is no change from the original coverage intent.

### PROPERTY COVERAGE - HOME

Under **LOSSES WE DO NOT COVER**, item (6) of:

Exclusion 1.d. in the Elite "HOME" and Exclusion 2.d. in the Deluxe "HOME" or Special "HOME";

is deleted and replaced by the following:

- d. Caused by the following:
  - (6) Birds, vermin, insects, or rodents; or animals kept or owned by a **covered person**;

### LIABILITY COVERAGE - HOME

Under **LOSSES WE DO NOT COVER**, item (4) of exclusion 1.d. is deleted and replaced by the following:

- d. Arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading, or unloading of any watercraft, other than:
  - (4) Any watercraft which is neither:
    - (a) A sailing vessel; nor
    - (b) Motor powered;that is owned or rented by a **covered person**.

All other provisions of this policy apply.

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