

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
- (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;

Required Coverages and Amendments

- (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;
- (2) Such **covered person** is not actually charged with or convicted of a crime.