

# Required Coverages and Amendments

## TRANSITION ENDORSEMENT—DWELLING FIRE 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 - DWELLING

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

### II. LIABILITY COVERAGE - DWELLING

**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.