

Required Coverages and Amendments

COVERAGE CLARIFICATION ENDORSEMENT AND NOTICE

This endorsement makes editorial changes in the "**HOME**" Segment and/or the "**DWELLING FIRE**" 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**";

Exclusion 2.d. in the Deluxe "**HOME**", Special "**HOME**", or "**DWELLING FIRE**";

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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