

INTRODUCTION

COVERAGES YOU HAVE PURCHASED

Your policy consists of this **"INTRODUCTION,"** the **"GENERAL PROVISIONS"** found at the end of your policy, and one or more Segments you have purchased. The **"INTRODUCTION"** and the **"GENERAL PROVISIONS"** contain information that applies to all the Segments you have purchased unless specifically noted otherwise. Each Segment contains other provisions that apply to that particular coverage.

AGREEMENT

We will pay claims and provide coverage as described in this policy if you pay the premiums and comply with everything outlined in this policy. The Coverage Summary and the Policy Index forms a part of the contract between you and us. Acceptance of this policy means that you agree that the limits and deductibles shown in the Coverage Summary and in the policy accurately reflect the limits and deductibles you have chosen.

DEDUCTIBLES

The deductibles in the Coverage Summary are the amount you are responsible for in each loss. If more than one category of property is damaged in the same loss, only the highest deductible will be applied.

COVERAGE SUMMARY

When we refer to the Coverage Summary in a Segment, we mean the section of the Coverage Summary that corresponds to the applicable

Segment, and which details or lists the applicable coverages limits and deductibles for that Segment. Loss settlement for a covered exposure will only be applicable for the Segment for which coverage was purchased.

DEFINITIONS

Throughout this policy, **"you"** and **"your"** refer to the "named insured" shown in the Coverage Summary and that named insured's resident spouse, resident registered domestic partner or civil union partner, as recognized by the state in which this policy was issued.

If the spouse, registered domestic partner or civil union partner ceases to be a resident of the same household during the policy period or prior to the inception of this policy, the spouse, registered domestic partner or civil union partner will be considered **"you"** and **"your"** under this policy but only until the earlier of:

1. The end of 90 days following the spouse's, registered domestic partner's or civil union partner's change of residency;
2. The effective date of another policy listing the spouse, registered domestic partner or civil union partner as a named insured; or
3. The end of the policy period.

"We" and **"us"** and **"our"** refer to the Company providing this insurance.