

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – NEVADA

SECTION I – PROPERTY COVERAGES

COVERAGE D – LOSS OF USE

The following paragraph is added under **1. Additional Living Expense**:

If a power failure away from the "residence premises", caused by a Peril Insured Against under this policy, makes the "residence premises" uninhabitable, we cover any necessary increase in living expenses as provided above for up to 14 days. Coverage begins when the "residence premises" has been uninhabitable for 48 consecutive hours.

The following paragraph is added under **2. Fair Rental Value**:

If a power failure away from the "residence premises", caused by a Peril Insured Against under this policy, makes that part of the "residence premises" rented to others or held for rental by you uninhabitable, we cover the fair rental value as provided above for up to 14 days. Coverage begins when the "residence premises" has been uninhabitable for 48 consecutive hours.

ADDITIONAL COVERAGES

8. Loss Assessment is deleted and replaced with the following:

8. Loss Assessment. We will pay up to \$50,000 for your share of loss assessment charged during the policy period against you, as owner or tenant of the "residence premises", by a corporation or association of property owners. The assessment must be made as a result of direct loss to the property, owned by all members collectively and of the type that would be covered by this policy if owned by you, caused by a Peril Insured Against, other than:

- a. Earthquake; or
- b. Land shock waves or tremors which occur before, during or after a volcanic eruption.

The limit of \$50,000 is the most we will pay with respect to any one loss, regardless of the number of assessments. We will apply only one deductible, per unit, to the total amount of any one loss to the property described above, regardless of the number of assessments.

We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.

Section I Condition 17. Policy Period does not apply to this coverage.

SECTION I – EXCLUSIONS

The first paragraph of this section is deleted and replaced by the following:

We do not cover any direct or indirect loss or damage caused by, resulting from, contributing to or aggravated by any of these excluded perils. Loss from any of these perils is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

These exclusions apply whether or not the loss event:

- (1) Results in widespread damage;
- (2) Affects a substantial area; or
- (3) Occurs gradually or suddenly.

These exclusions also apply whether or not the loss event arises from:

- (1) Any acts of nature;
- (2) Any human action or inaction;
- (3) The forces of animals, plants or other living or dead organisms; or
- (4) Any other natural or artificial process.

2. Earth Movement is deleted and replaced by the following:

2. "Earth Movement", meaning events that include but are not limited to the following:

- a. Earthquake and earthquake aftershocks;
- b. Volcano activity including but not limited to:
 1. Volcanic Eruption;
 2. Volcanic Explosion;
 3. Effusion of volcanic material; or
 4. Lava Flow;
- c. Mudslide, including mudflow, debris flow, landslide, avalanche, or sediment;
- d. Sinkhole;
- e. Subsidence;
- f. Excavation collapse;
- g. Erosion;
- h. Any expansion, shifting, rising, sinking, contracting, or settling of the earth, soil or land.

This exclusion applies whether or not the earth, soil or land is combined or mixed with water or any other liquid or natural or man made material.

However, loss caused directly by the specific perils:

- a. fire;
- b. explosion;
- c. breakage of building or dwelling glass or safety glazing material, including storm doors or windows; or
- d. theft;

following any "earth movement" is covered.

3. **Water Damage** is deleted and replaced by the following:

3. **"Water damage"**, meaning;

- a. Flood, surface water, ground water, storm surge, waves, wave wash, tidal water, tsunami, seiche, overflow of a body of water, or spray from any of these, whether or not a result of precipitation or driven by wind;
- b. any water or water borne material that enters through or backs up from a sewer or drain, or which overflows from a sump, except as provided under Additional Coverage 22. Water Back Up and Sump Discharge or Overflow;
- c. any water or water borne material located below the surface of the ground including water or water borne material:
 - (1) Which exerts pressure on, seeps, leaks or flows into:
 - (a) Any part of the dwelling or other structures;
 - (b) The foundation of the dwelling or other structures;
 - (c) Any paved surface located on the "residence premises"; or
 - (d) Any spa, hot tub, or swimming pool.
 - (2) Which causes "earth movement"; or
- d. any overflow, release, migration or discharge of water in any manner from a dam, levee, dike, hurricane barrier or any water or flood control device.

Direct loss by fire, explosion or theft resulting from "water damage" will be covered.

SECTION II – ADDITIONAL COVERAGES

The following Additional Coverage is added:

5. Property Damage Coverage for Military Personnel and Federal Government Employees.

If an "insured" is:

- a. A United States Government Employee; or
- b. A member of the United States Military,

We agree to pay for "property damage" to United States government property, for which such "insured" is responsible under applicable rules or regulations.

Payment for such "property damage" will be at replacement cost. Under this endorsement "replacement cost" is defined as the amount necessary to repair or replace the damaged property with no deduction for depreciation, subject to the Limit of Liability for this additional coverage.

Our Limit of Liability, per "occurrence", under this additional coverage for all damages resulting from any one "occurrence" shall not exceed two months basic pay for the "insured", as of the time of the "occurrence".

We will not pay for "property damage" to:

- a. Aircraft;
- b. Motor vehicles, including vehicles not designed for travel on public roads or subject to registration;
- c. Watercraft; or
- d. Weapons.

We will not pay for "property damage":

- a. To the extent of any amount payable under Section I of this policy; or
- b. Caused intentionally by any "insured" who is 13 years of age or older.

SECTION II – EXCLUSIONS

A. Coverage E – Personal Liability and Coverage F – Medical Payments to Others: The following item is added:

- Or any loss, cost, payment or expense, including, but not limited to, defense and investigation, of any kind arising out of, resulting from, caused by or contributed to by the actual or alleged presence or actual, alleged or threatened dispersal, release, ingestion, inhalation or absorption of lead, lead pigment, lead compounds or lead in any form which is or was contained or incorporated into any material or substance. This exclusion applies, but is not limited to:

- a. Any supervision, instructions, recommendations, warnings or advice given in connection with the above;
- b. Any obligation to share damages, losses, costs, payments or expenses with or repay someone else who must make payment because of such "bodily injury" or "property damage", damages, loss, cost, payment or expense; or
- c. Any request, order or requirement to test for, monitor, abate, mitigate, remediate, contain, remove, dispose of, or in any way respond to or assess the effects of lead, lead pigment, lead compounds or materials or substances containing lead in any form.

SECTIONS I AND II – CONDITIONS

- 3. Cancellation.** Paragraph **b.(3)** is deleted and replaced by the following.

- (3)** After this policy is in effect for 60 days or more, or at any time if this is a renewal or continuation policy, we may cancel:

- (a)** If you have made a material misrepresentation in the policy application which we have relied upon in affording coverage; or
- (b)** If the insured risk has substantially changed since the policy inception date and such change would warrant a substantial difference in the premium charged.

This can be done by notifying you at least 30 days before the date cancellation takes effect.

All other provisions of this policy apply.