

AMENDATORY ENDORSEMENT

COVERAGE C – PERSONAL PROPERTY

ML-20, Page 3, Coverage C – Personal Property, Section 5. Limitations on Certain Property is deleted and replaced by the following:

5. Limitations on Certain Property – The special **limits** shown below do not increase the Coverage C **limit**. The **limit** for each class is the total limit per occurrence for all items in that class.

- a. \$250 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals and numismatic property;
- b. \$2,000 on securities, commercial paper, stamps, philatelic property, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works and other valuable papers. Commercial paper means draft, checks, certificates of deposit and notes than bank notice, including negotiable orders of withdrawal. This special limit is applicable to these properties whether they exist on paper, computer record or any other media and it includes the cost to research or replace the information or material;
- c. \$2,500 for loss by theft of jewelry, watches, precious and semi-precious stones, gems and furs;
- d. \$3,000 for loss by theft of guns;
- e. \$2,000 on watercraft including their trailers, equipment, accessories and outboard motors;
- f. \$2,000 on trailers not used with watercraft
- g. \$3,500 for loss by theft of silverware, goldware, pewterware and items plated with gold or silver;
- h. \$2,000 on grave markers
- k. **Business** property up to the amount shown below:
 - 1) \$5,000 while on the **insured premises**
 - 2) \$ 500 while away from the **insured premises**.

Under **INCIDENTAL PROPERTY COVERAGES** ML-20, Page 4 – Item 1b is deleted and replaced by the following:

Debris Removal – **We** pay the cost to remove the debris of covered property after an insured loss. When the covered loss, plus the cost of debris removal is more than the **limit** for the damaged property, up to an extra 10 percent of this **limit** may be applied to cover debris removal.

This coverage does not include costs to:

- a. extract pollutants from land or water; or
- b. remove, restore or replaced polluted land or water.

We also pay up to \$500 to remove fallen trees which cause damage to covered property if:

- a. the falling of the tree is caused by a peril insured against under Coverage C, and
- b. coverage is not provided elsewhere by this policy.

Under **INCIDENTAL PROPERTY COVERAGES** ml-20, Page 5 – Items 9 and 10 are added:

9. Lock Replacement – **We** pay up to \$500 to replace **your** house locks if the keys to these locks are lost or stolen. **You** must notify **us** in writing within 72 hours of discovering the loss.

10. Water Backup of Sewer or Drains – **We** will pay up to \$2,500 per occurrence for direct loss to property caused by the backup of water:

- 1. through sewers and/or drains; and
- 2. through sump basins caused by failure of sump pump operation.

Exclusions – Water Backup of Sewer or Drains

These following exclusions apply to Water Backup of Sewer or Drains:

We do not pay for:

1. loss or damage resulting from an **insured's** negligence; or
2. loss or damage resulting from an **insured's** neglect or failure to service or maintain the sump pump or any plumbing appliance.

LIABILITY COVERAGES SECTION

INCIDENTAL LIABILITY COVERAGES

ML-9, Page L-1 Incidental Liability Coverages Section 1, is deleted and replaced by the following:

1. **Damage to Property of Others** – Regardless of an **insured's** legal liability, **we** either pay for property of others damaged or destroyed by an **insured** or **we** repair or replace the property, to the extent practicable, with property of equivalent kind and quality. **Our limit** of liability for this coverage is \$1,000 per **occurrence**.

We do not pay for damage to property:

- a. owned by, rented to or leased to any **insured**, any other resident of your household, or tenant of any **insured**;
- b. caused intentionally an any **insured** who has attained the age of 13;
- c. covered under this policy under Property Coverages; or
- d. resulting in whole or in part from:
 - 1) activities in connection with an **insured's business**;
 - 2) premise owned by rented to or controlled by an **insured** other than the **insured premises**; or
 - 3) the ownership, operation, maintenance, use, occupancy, renting, loading, entrusting supervision, loading or unloading of motorized vehicles, aircraft or watercraft.

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