

KANE COUNTY MUTUAL INSURANCE COMPANY

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

DWELLING PROPERTY AMENDATORY

With respect to the coverage provided by this endorsement, “your” policy is amended as indicated.

A. DWELLING COVERAGE is replaced with the following:

A. DWELLING COVERAGE

“We” cover:

1. “Your” dwelling including structures and services attached to it, on the “residence premises” as shown in the Declarations and used principally as a private residence. Structures attached to the dwelling by only a fence, utility line or similar connection are not considered part of the dwelling.
2. Construction material at the “residence premises” for use in connection with “your” dwelling.
3. Permanently installed carpeting in “your” dwelling.
4. Appliances, carpets, and window coverings in that part of the dwelling “you” rent to others.
5. If this policy does not provide **C. PERSONAL PROPERTY COVERAGE**, tools and equipment used to service the “insured premises”. This includes “motor vehicles” used only to service the “insured premises” that are not designed for travel on public roads or subject to motor vehicle registration.

C. PERSONAL PROPERTY COVERAGE

“We” do not cover:

Paragraph **10.** is deleted.

D. SPECIAL LIMITS ON CERTAIN PERSONAL PROPERTY is replaced with the following:

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1. \$200 on money, bank notes, bullion, gold other than goldware and gold-plated ware, silver other than silverware and silver-plated ware, platinum, coins, and numismatic property.
2. \$1,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets, stamps, and philatelic property.
3. \$1,000 on watercraft, including their trailers, furnishings, equipment and outboard motors.
4. \$2,500 on “business” property while on the “residence premises”.
5. \$250 on “business” property while away from “residence premises”.
6. \$1,000 on trailers not otherwise provided for.
7. \$1,000 on cemetery markers, headstones, and urns.

F. ADDITIONAL COVERAGES is replaced with the following:

F. ADDITIONAL COVERAGES

1. Debris Removal

- a. “We” will pay reasonable expenses “you” incur to remove debris of covered property following a loss from a Peril We Insure Against. The most “we” will pay under this coverage is 25% of the amount payable on the damaged property.
- b. If the damage to the insured property and the cost of debris removal is more than “our” limit of liability for the covered property, “we” will pay up to an additional 5% of that limit for debris removal.

This Additional Coverage does not apply to the costs to extract “pollutants” from land or water or to remove, restore or replace polluted land or water.

“We” will pay the cost to remove fallen trees which cause damage to the dwelling, other structure or personal property if:

- a. The falling tree is caused by a Peril We Insure Against; and
- b. Coverage is not provided elsewhere by this policy.

The most “we” will pay in any one loss, regardless of the number of fallen trees is \$500 per occurrence.

2. Emergency Removal of Property

“We” will pay for property damage in any way during or after removal from a premise because of danger from a Peril We Insured Against. Coverage is limited to a 30-day period from date of removal. Payments will not increase the amount of insurance applying to the covered property.

“We” will pay up to \$250 towing charge to move a covered mobile home that is in danger from a Peril We Insure Against.

3. Necessary Repairs After Loss

“We” will pay the reasonable cost of necessary repairs to protect covered property from additional damage following a loss from a Peril We Insure Against.

Payments will not increase the amount of insurance applying to the covered property.

4. Fire Department Charges

“We” will pay up \$500 for service charges made by a fire department when called to protect “your” covered property from a Peril We Insure Against. Payments are in addition to the amount of insurance applying to the loss. No deductible shall apply.

5. Outside Radio/Television Equipment and Satellite Dishes

“We” will pay up to \$250 for loss or damage to outside radio/television equipment and satellite dishes. The loss or damage must be caused by a Peril We Insure Against. This coverage is excess over any other specific insurance provided by this policy or other insurance.

6. Trees, Plants, Shrubs, or Lawns

“We” cover trees, plants, shrubs or lawns, on the “residence premises”, for loss caused by the following Perils We Insure Against:

- a. Fire or lightning, explosion, riot or civil commotion, aircraft;
- b. Vehicles, if not owned or operated by “you” or an occupant of the “residence premises”; or
- c. Vandalism or malicious mischief, or theft.

“We” will pay up to 5% of the limit of liability that applies to the dwelling for all trees, plants, shrubs, or lawns. No more than \$500 of this limit will be paid for any one tree, plant or shrub. This includes the cost to remove the debris of the covered item.

“We” do not cover trees, plants or shrubs grown for “business”.

7. Collapse

“We” will pay for loss to covered property involving the collapse of a building or a part of a building caused by the following:

- a. Any of the Perils We Insure Against;
- b. Insect or vermin damage that is hidden from view or hidden decay;
- c. Weight of contents or people;
- d. Weight of rain which collects on a roof; or
- e. Use of defective material or methods in construction, remodeling, or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

8. Glass Breakage

“We” will pay for breakage of glass that is part of an insured structure. “We” will not pay for loss if the “residence premises” is vacant for more than 30 days in a row just before a loss. A dwelling being built is not vacant. “We” also pay for loss to covered property which is damaged by the breakage of glass.

9. Tenant's Improvements

If "you" are a tenant, "we" pay for loss by Perils We Insure Against to improvements on the "insured premises" made or acquired at "your" expense. These are permanent fixtures, alterations, decorations and additions.

"You" may apply up to 10% of C. Personal Property Coverage limit to cover tenant's improvements.

10. Weight of Ice, Snow or Sleet

"We" will pay for loss caused by the weight of ice, snow or sleet which damages a structure or the property inside. However, "we" do not pay for loss to:

- a. Outdoor antennas, including their lead-in wiring, masts and towers;
- b. Outdoor awnings or canopies including their supports;
- c. Outdoor structures (other than buildings, carports, or mobile homes) such as swimming pools; fences; patios, paved areas, retaining walls, bulkheads, foundations, wharves, docks, piers, underground pipes, flues, drains, and cesspools; or
- d. Outdoor equipment not permanently installed.

11. Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging

"We" will pay for loss caused by sudden and accidental tearing apart, cracking, burning or bulging of a heating, air conditioning or automatic sprinkling system or water heater. However, "we" do not pay for loss caused by freezing.

12. Accidental Discharge or Overflow of Liquids or Steam

"We" will pay for loss caused by accidental discharge or overflow of liquids or steam, from plumbing, heating, air conditioning or automatic sprinkling system, water heater or domestic appliance. However, we do not pay for loss:

- a. Caused by continuous or repeated seepage or leakage;
- b. Caused by freezing;
- c. On the "insured premises" caused by accidental discharge or overflow which comes from off the "insured premises";
- d. If the "residence premises" has been vacant for more than 30 days in a row just before the loss. A residence being built is not vacant;
- e. To the system, heater or appliance from which the liquid or steam escapes. ("We" do pay for reasonable cost of removing or replacing only those parts of the structure needed to repair the system, heater or appliance.)

In this peril, a plumbing system does not include a sump, sump pump and related equipment.

13. Freezing

"We" will pay for loss caused by freezing of a plumbing, heating, air conditioning or automatic sprinkling system, water heater or a domestic appliance. However, "we" do not pay for loss on the "insured premises" while the residence is vacant or occupied or under construction and unoccupied, unless "you" have taken reasonable care to:

- a. maintain heat in the building or mobile home; or
- b. shut off the liquid supply and drain the system, domestic appliance or heater.

14. Sudden and Accidental Damage from Artificially Generated Electrical Currents

"We" will pay for sudden and accidental damage from artificially generated electrical currents. However, "we" do not pay for loss to tubes, transistors and similar electronic components.

I. EXCLUSIONS

The following Exclusion is added:

14. Wear and tear, marring, deterioration, inherent vice, latent defect, mechanical breakdown, rust, wet or dry rot, corrosion, mold, contamination, or smog. "We" do pay for an ensuing loss unless the ensuing loss itself is excluded.

All other terms and conditions of this policy apply.