

<p>PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.</p>
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ADDITIONAL COVERAGE – PERSONAL PROPERTY

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

PROPERTY COVERAGES or PROPERTY PROTECTION

“We” insure personal property against risk of direct physical loss, except loss excluded below or under **EXCLUSIONS** stated in “your” policy. Personal property means household personal property but does not include property used for any agricultural purposes.

SPECIAL LIMITS ON CERTAIN PERSONAL PROPERTY

The groups listed below are deleted and replaced with the following:

\$2,000 for loss by theft, misplacing or losing of jewelry, watches, precious and semi-precious stones, silverware, goldware, pewterware, and furs.

\$2,000 for loss by theft, misplacing, or losing of firearms.

PERILS INSURED AGAINST (Under Dwelling 1 or Dwelling Property policies, this section is titled PERILS WE INSURE AGAINST)

This section of “your” policy is deleted.

EXCLUSIONS

The following are added:

“We” do not cover loss resulting directly or indirectly from:

1. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system, waterbed, or of a household appliance, or by discharge, leakage, or overflow from the system or appliance caused by freezing. The provision does not apply if “you” have used reasonable care to:
 - a. Maintain heat in the building; or
 - b. Shut off the water supply and drain all systems and appliances of water;
2. Freezing, thawing, pressure, or weight of water or ice, whether driven by wind or not, to a:
 - a. Fence, pavement, patio, or swimming pool;
 - b. Footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of a building or other structure;
 - c. Retaining wall or bulkhead that does not support all or part of a building or other structure; or
 - d. Pier, wharf, or dock;
3. Wear and tear, marring or scratching, deterioration; inherent vice, latent defect, mechanical breakdown; rust, mold, wet or dry rot, contamination, smog; smoke from agricultural smudging or industrial operations; settling, cracking, shrinking, bulging, or expansion of pavement, patios, foundations, walls, floors, roofs, or ceiling; birds, vermin, rodents, insects, or domestic animals. If because of any of these, water escapes from a plumbing, heating, air conditioning or automatic fire protective sprinkler system, waterbed, or household appliance, “we” cover loss caused by the water. “We” also cover the cost of tearing out and replacing any part of the covered building necessary to repair the system or appliance.

“We” do not cover loss to the system, waterbed, or appliance from which the water escapes.

However, “we” cover damage to property caused by mold or “fungi” that results from a covered fire or lightning loss. “Fungi” means any type or form of fungus including mold or mildew, and mycotoxins, spores, scents, or by-products produced or released by fungi;

4. Theft:
 - a. From a dwelling or other structure under construction or of construction materials or supplies until the building is completed and occupied; or
 - b. Committed by employees, tenants, or other persons to whom insured property is entrusted;
5. a. Breakage of:
 - (1) Eyeglasses, glassware, statuary, marble; or
 - (2) Bric-a-brac, porcelains, and similar fragile articles other than jewelry, watches, bronzes, cameras, and photographic lenses.
- b. There is coverage for breakage of personal property described in **5.a. (1)** or **(2)** above by or resulting from:
 - (1) Fire, lightning, windstorm, hail;
 - (2) Smoke, other than smoke from agricultural smudging or industrial operations;
 - (3) Explosion, riot, civil commotion;
 - (4) Aircraft, vehicles, vandalism and malicious mischief, earth movement;
 - (5) Collapse of a building or any part of a building;
 - (6) Water not otherwise excluded;
 - (7) Theft or attempted theft; or
 - (8) Sudden and accidental tearing apart, cracking, burning or bulging of:
 - (a) A steam or hot water heating system;
 - (b) An air conditioning or automatic fire protective sprinkler system; or
 - (c) An appliance for heating water;
6. Dampness of atmosphere or extremes of temperature unless the cause of loss is by rain, snow, sleet, or hail;
7. Refinishing, renovating, or repairing property other than watches, jewelry, and furs;
8. Collision, other than collision with a land vehicle;
9. Sinking, swamping, or stranding of watercraft, including their trailers, furnishings, equipment, and outboard motors;
10. Destruction, confiscation, or seizure by order of any government or public authority;
11. Acts or decisions, including the failure to act or decide, of any person, group, organization, or governmental body;

Any ensuing loss under Items **1.** through **11.** not precluded by an other provision in this policy is covered.

All other terms and conditions of this policy apply.