



## ENHANCEMENT ENDORSEMENT

(Available on Broadcover, Extracover, Market Value Broadcover, Ultracover only)

### DEFINITIONS

Each word in bold type is used as defined in the policy.

### PROPERTY PROTECTION - SECTION I

#### OUR PROMISE

For an additional premium, we will increase the special amounts shown under *Special Limits - Personal Property Coverage* to the following:

- \$750 -- Money, travelers checks, stored value cards, bank notes, bullion, numismatic property, gold other than goldware or gold-plated ware, silver other than silverware or silver-plated ware and platinum other than platinumware
- \$2500 -- Accounts, bills, deeds, evidences of debt, letters of credit, notes other than bank notes, passports, securities, tickets, stamps and philatelic property
- \$2500 -- Trailers and campers not otherwise insured, whether licensed or not
- \$2500 -- Watercraft, including their trailers (whether licensed or not), furnishings, equipment and out-board motors
- \$5000 -- *Theft* of guns and related equipment (*Broadcover and Extracover Policies Only*)

The maximum amount we will pay for *theft* of any one item is \$3,000.

- \$5000 -- Theft, misplacing or losing of guns and related equipment (*Ultracover Policy Only*)

The maximum amount we will pay for theft, misplacing or losing of any one item is \$3,000.

- \$5000 -- *Theft* of jewelry, watches, furs, precious and semi-precious stones (*Broadcover, Extracover Policies, and Market Value Broadcover*)

The maximum amount we will pay for *theft* of any one item is \$3,000.

- \$5000-- Theft, misplacing or losing of jewelry, watches, furs, precious and semi-precious stones (*Ultracover Policy Only*)

The maximum amount we will pay for theft, misplacing or losing of any one item is \$3,000.

- \$5000 -- *Theft* of silverware, silver-plated ware, goldware, gold-plated ware and pewterware (*Broadcover, Extracover, and Market Value Broadcover Policies Only*)

The maximum amount we will pay for *theft* of any one item is \$3,000.

- \$5000 -- Theft, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware and pewterware (*Ultracover Policy Only*)

The maximum amount we will pay for theft, misplacing or losing of any one item is \$3,000.

### WHAT WE ALSO PAY

*The first paragraph of item (15)\* Trees, Shrubs, Plants and Lawns is deleted and replaced with the following:*

"We will pay up to an additional 10% of the amount of insurance under *Dwelling Coverage* for loss to trees, shrubs, plants and lawns at the **residence premises**."

\* Item (14) in the *Ultracover Policy*.

### SEWER OR DRAIN BACKUP

*Under Section I - What We Do Not Cover - Exclusions, the exclusion applying to "water or sewage which backs up through sewers or drains, or water which enters into and overflows from within a sump pump, sump pump well or any other system designed to remove subsurface water which is drained from the foundation area" is deleted and replaced with the following:*

We will cover up to the sewer or drain amount of insurance shown on the **Declarations** for direct loss caused by water or sewage which backs up through sewers or drains, or which enters into and overflows from within a sump pump, sump pump well or any other system designed to remove subsurface water which is drained from the foundation area.

The policy deductible applies to this coverage.

## ORDINANCE OR LAW COVERAGE

*Under Section I - What We Also Pay, (12) Ordinance or Law is deleted and replaced with the following:*

If a loss by a *Peril We Insure Against* occurs to covered property, or the building containing the covered property, we will pay for the increased costs incurred due to the enforcement of any ordinance or law that is in force at the time of the loss.

**You** may use this coverage for:

1. the construction, demolition, renovation or repair of the portion of the building damaged by a *Peril We Insure Against*; or
2. the demolition and reconstruction of the undamaged portion of the building if the entire building must be demolished because of damage by a *Peril We Insure Against*; or
3. the removal or replacement of the undamaged portion of the building because of the repair or replacement of the portion of the building damaged by a *Peril We Insure Against*; or
4. the removal of debris resulting from the construction, demolition, renovation, repair or replacement of 1., 2. or 3..

Ordinance or Law Coverage does not include coverage for:

1. loss in value to any covered building due to the requirements of any ordinance or law; or
2. the cost to comply with any ordinance or law requiring the testing, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, responding to or assessing the effects of any solid, liquid, gaseous or thermal irritant, pollutant or contaminant in or on any covered building.

This coverage does not increase the amount of insurance shown for *Section I* coverage.

The following section is added under *What We Also Pay*:

### WAIVER OF DEDUCTIBLE

We will waive the deductible shown on the **Declarations** for any loss from a covered peril exceeding \$50,000.

ALL OTHER PROVISIONS OF THE POLICY APPLY.