

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BROAD THEFT COVERAGE

SCHEDULE*

On-Premises Limit Of Liability:

Off-Premises Limit Of Liability:

*Entry may be left blank if shown elsewhere in this policy for this coverage.

For the limit of liability shown in the Schedule above for this coverage, we insure against direct physical loss to personal property owned or used by an "insured" caused by the Perils Insured Against named below.

A. Perils Insured Against

1. Theft, including attempted theft.
2. Vandalism or malicious mischief as a result of theft or attempted theft. This peril does not include loss at the Described Location, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

B. Definitions

The following definitions apply to the coverage provided by this endorsement:

1. "Business" means:
 - a. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
 - b. Any other activity engaged in for money or other compensation, except the following:
 - (1) One or more activities, not described in (2) through (4) below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
 - (2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;

- (3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
- (4) The rendering of home day care services to a relative of an "insured".

2. "Insured" means:

- a. You and residents of your household who are:
 - (1) Your relatives; or
 - (2) Other persons under the age of 21 and in the care of any person named above; or
- b. A student enrolled in school full-time as defined by the school, who was a resident of your household before moving out to attend school, provided the student is under the age of
 - (1) 24 and your relative; or
 - (2) 21 and in your care or the care of a person described in 2.a.

3. "Residence employee" means:

- a. An employee of an "insured", or an employee leased to an "insured" by a labor leasing firm, under an agreement between an "insured" and the labor leasing firm, whose duties are related to the maintenance or use of the Described Location, including household or domestic services; or
- b. One who performs similar duties elsewhere not related to the "business" of an "insured".

A "residence employee" does not include a temporary employee who is furnished to an "insured" to substitute for a permanent "residence employee" on leave or to meet seasonal or short-term workload conditions.

C. Coverages And Limits Of Liability

1. On-Premises Coverage

The Limit of Liability shown in the Schedule for this coverage is the most we will pay for any one covered loss at the Described Location.

Coverage applies while the property is:

- a. At the part of the Described Location occupied by an "insured";
- b. In other parts of the Described Location not occupied exclusively by an "insured", if the property is:
 - (1) Owned or used by an "insured"; or
 - (2) Owned by a "residence employee";
- c. Placed for safekeeping in any:
 - (1) Bank, trust or safe deposit company;
 - (2) Public warehouse; or
 - (3) Occupied dwelling not owned, rented to or occupied by an "insured".

2. Off-Premises Coverage

This endorsement does not cover loss to personal property away from the Described Location caused by Theft or Vandalism or Malicious Mischief unless a limit is shown above for On-Premises coverage.

The Limit of Liability shown in the Schedule for this coverage is the most we will pay for any one covered loss away from the Described Location.

Coverage applies while the property is away from the Described Location if such property is:

- a. Owned or used by an "insured";
- b. Owned by a "residence employee" while in a dwelling occupied by an "insured" or while engaged in the employ of the "insured".

Off-Premises Coverage does not apply to property you remove to a newly acquired principal residence.

3. Automatic Removal Coverage

If, during the term of this policy, you move to a newly acquired principal residence, the limit of liability for On-Premises Coverage will apply at each residence and in transit for a period of 30 days after you begin to move the property there. When the moving is completed, On-Premises Coverage applies at the new Described Location only.

4. Special Limits Of Liability

These limits do not increase the limit of liability applicable to On-Premises Coverage or Off-Premises Coverage. The special limit for each category shown below is the total limit for each loss for all property in that category.

- a. \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
- b. \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, personal records, tickets and stamps.
- c. \$1,500 on watercraft of all types, including their trailers, furnishings, equipment and out-board motors.
- d. \$1,500 on trailers or semi-trailers not used with watercraft of all types.
- e. \$1,500 on jewelry, watches, furs, precious and semiprecious stones.
- f. \$2,500 on firearms and related equipment.
- g. \$2,500 on silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

5. Property Not Covered

We do not cover:

- a. Aircraft and parts. Aircraft means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo;
- b. Hovercraft and parts. Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;
- c. Motor vehicles or all other motorized land conveyances. This includes:
 - (1) Their accessories, equipment and parts; or
 - (2) Any device or instrument for the transmitting, recording, receiving or reproduction of sound or pictures which is operated by power from the electrical systems of motor vehicles or all other motorized land conveyances, including its accessories. Accessories include antennas, tapes, wires, records, discs or other media that can be used with any device or instrument described above.

This exclusion of property described in **c.(1)** and **(2)** above applies only while the property is in or upon the vehicle or conveyance.

We do cover motor vehicles or conveyances not required to be registered for use on public roads or property which are:

- (1)** Used solely to service the Described Location; or
- (2)** Designed to assist the handicapped;
- d.** Property held as a sample or for sale or delivery after sale;
- e.** "Business" property of an "insured" or "residence employee" on or away from the Described Location;
- f.** Animals, birds or fish;
- g.** Property of tenants, roomers and boarders not related to an "insured";
- h.** Property while:
 - (1)** At any other location owned, rented to or occupied by any "insured", except while an "insured" is temporarily residing there;
 - (2)** In the custody of any laundry, cleaner, tailor, presser or dyer except for loss by burglary or robbery; or
 - (3)** In the mail;

- i.** Credit cards, electronic fund transfer cards or access devices used solely for deposit, withdrawal or transfer of funds.
- j.** Property separately described and specifically insured by any other insurance.

D. Conditions

- 1.** Under Condition **D. Duties After Loss** the following paragraph is added:
 - 7.** Notify the police in case of loss by theft.
- 2.** Condition **H. Other Insurance And Service Agreement** is deleted with respect to the coverage provided by this endorsement and replaced by the following:

H. Other Insurance and Service Agreement

If a loss covered by this endorsement is also covered by:

- 1.** Other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this endorsement bears to the total amount of insurance covering the loss; or
- 2.** A service agreement, this insurance is excess over any amounts payable under any such agreement. Service agreement means a service plan, property restoration plan, home warranty or other similar service warranty agreement, even if it is characterized as insurance.

All other provisions of this policy apply.