

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED THEFT COVERAGE

SCHEDULE*

On-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 you 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 you receive no 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 your relative.

2. "Residence employee" means:

- a. Your employee, or an employee leased to you by a labor leasing firm, under an agreement between you 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 your "business".

A "residence employee" does not include a temporary employee who is furnished to you 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 Described Location if the property is:
 - (1) Owned or used by you; or
 - (2) Owned by a "residence employee"; or
- b. 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 you.

2. Special Limits Of Liability

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

- a. \$1,500 on watercraft of all types including their trailers, furnishing, equipment and out-board motors.
- b. \$1,500 on trailers or semi-trailers not used with watercraft of all types.
- c. \$2,500 on firearms and related equipment.

3. Property Not Covered

We do not cover:

- a. Loss caused by a tenant, roomer or boarder, members of the tenant's household, or their employees;
- b. Money, bank notes, bullion, gold, goldware, gold-plated ware, silver, silverware, silver-plated ware, pewterware, platinum, platinumware, platinum-plated ware, coins, medals, scrip, stored value cards and smart cards;
- c. Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, personal records, tickets and stamps;
- d. Jewelry, watches, furs, precious and semi-precious stones;
- e. 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;
- f. Hovercraft and parts. Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;
- g. 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;
- h. Property held as a sample or for sale or delivery after sale;
- i. "Business" property;
- j. Animals, birds or fish;
- k. Credit cards, electronic fund transfer cards or access devices used solely for deposit withdrawal or transfer of funds; or
- l. 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.