



## HOMEOWNERS' INCREASED COVERAGE

### WHAT *WE* COVER

In addition to any coverage shown on:

1. the Declarations page,
2. the Supplemental Declarations page,
3. the General Policy Provisions, or
4. any other coverage attached to *your* policy,

for an additional premium *we* provide the following coverages or extensions of coverage subject to the *terms* contained in the policy.

### COVERAGE C-PERSONAL PROPERTY

Limitations on Certain Property is deleted and replaced by the following:

5. **Limitations on Certain Property**-These special limits do not increase the Coverage C limit of liability. The special limit for each category below is the total limit per *occurrence* for all property in that category:
  - a. \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals and numismatic property;
  - b. \$1,000 on securities, commercial paper, stamps, philatelic property, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works and other valuable papers; (Commercial paper means drafts, checks, certificates of deposit and notes other than bank notes, including negotiable orders of withdrawal).
  - c. \$1,000 for loss by theft of jewelry, watches, precious and semi-precious stones, gems and furs, **BUT** not exceeding \$500 for any one article;
  - d. \$2,000 for loss by theft of guns and gun accessories;
  - e. \$1,000 on watercraft including their trailers, equipment, accessories and outboard motors;
  - f. \$2,500 for loss by theft of silverware, goldware, pewterware and items plated with gold or silver. *We* pay no more than \$500 on any one item;
  - g. \$5,000 on *motorized vehicles* used exclusively to service the *insured premises* and not designed or licensed for use on public roads;
  - h. \$1,000 on grave markers;
  - i. \$250 on property, away from the *insured premises*, used at any time or in any manner for any *business* purpose.  
The following property is covered only while on the *insured premises* and is limited to the amounts stated:
    - j. \$2,500 on property, on the *insured premises*, used at any time or in any manner for any *business* purpose.
    - k. \$1,000 on dismantled camper bodies and trailers not used with watercraft.

### REFRIGERATED FOOD PRODUCTS

*We* cover loss to contents of a freezer or refrigerator unit located in the *residence* covered under Coverage A/Coverage B as described on the Declarations page. *We* pay no more than \$500. The covered contents must be owned by *you*. The loss must be caused by change in temperature resulting from:

1. interruption of electrical service to refrigeration equipment. The interruption must be caused by damage to the generating or transmission equipment.
2. mechanical or electrical breakdown of the refrigeration system.

*You* must maintain the refrigeration equipment in proper working condition.  
No deductible applies to refrigerated food products.