

DWELLING PROPERTY COVERAGE FORM

This Form together with Common Provisions Form MPL 01, the Declarations, and any applicable endorsements listed in the Declarations complete your Dwelling Policy. The provisions of form MDL 2, described in form MPL 01, apply only if form MDL 2 is listed in the Declarations **and** limits are shown for Coverages E and F.

1. COVERED CAUSES OF LOSS

Subject to all applicable provisions of this policy, property covered under Coverages A, B, and C is insured for fortuitous direct physical loss, that results from the following causes of loss:

- **Fire** (hostile fire) or **Lightning**.
- **Bursting of Fixtures:** sudden accidental bulging, burning, cracking, or tearing apart of air conditioning or heating equipment, or home water heating appliances.
- **Electricity:** sudden accidental damage from an electrical current.
- **Explosion.**
- **Falling Objects:** damage to other property caused by falling objects.
- **Freezing:** freezing of air conditioning, heating, or plumbing equipment, or home appliances.
- **Glass Breakage:** breakage of glass used, or intended for use, as part of covered buildings, or that forms part of covered tenant's improvements.

- **Riot or Civil Commotion.**
- **Smoke:** sudden accidental damage from smoke.
- **Vandalism:** malicious damage to property.
- **Vehicles or Aircraft.**
- **Water Damage:** accidental discharge or overflow of water or steam – other than that caused by freezing – from within air conditioning, heating, or plumbing equipment, or home appliances.
- **Weight of Ice, Sleet, or Snow:** damage to a building or to other property within a building caused by the weight of ice, sleet, or snow.
- **Wind or Hail.**

And if MDW 30 is shown in the Declarations:

- **Theft:** theft or attempted theft, including disappearance of property from a known place if it is probable that the property was stolen.

2. COVERAGE C SPECIAL LIMITS

The limits shown below are the maximum per occurrence limit for that category.

Any revised limits are shown elsewhere in this policy.

A. Campers and trailers (not used with watercraft)	\$ 1,000
B. Computers while off the <i>residence premises</i>	\$ 3,000
C. Furs	\$ 1,000
D. Guns and accessories	\$ 2,000
E. Grave markers	\$ 1,000
F. Jewelry, watches, precious and semiprecious stones	\$ 500
G. <i>Money</i>	\$ 100
H. Property used or procured for use in <i>business</i>	\$3,000
Only 15% of the limit can be applied to property off the <i>residence premises</i> .	
This limit does not apply to property held for sale.	
I. Property in an apartment rented or held for rental to others.	\$ 1,000
J. <i>Securities</i>	\$ 2,000
K. <i>Silverware</i>	\$ 3,000
L. Watercraft and their equipment, motors, parts, or trailers.	\$ 1,000

3. SUPPLEMENTAL COVERAGE LIMITS

The limits shown below are the maximum per occurrence limit for that category.

Any revised limits are shown elsewhere in this policy.

Section I — Property

1.B. Lawns and Decorative Plants, Shrubs, and Trees Coverage	
Per Occurrence Total.	\$ 2,000
Limit Per Plant, Shrub, or Tree	\$ 300
3.B. <i>Computer Media</i> and <i>Computer Software</i> Coverage	\$ 3,000
4. Credit Card Coverage	\$ 2,000
5. Debris Removal Coverage	
A. Additional limit for Coverages A, B, or C.	10% of Coverage A
B. Additional per occurrence tree debris removal limit	\$ 300



3. SUPPLEMENTAL COVERAGE LIMITS — *Continued*

7.	Fire Department Service Charge Coverage	\$ 500
8.	Loss Assessment Coverage	\$ 5,000
9.	Portable Electronic Equipment, Cassette Tapes, Compact Disks, and Other Media Coverage	\$ 200
10.	Work Interruption Coverage	\$ 2,000
12.	Tenant's Property at the <i>Residence Premises</i> Coverage (see below)	\$ 2,000

Section II — Liability

2.	Damage to Property of Others Coverage (form MDL 2)	\$ 500
9.	Loss Assessment Coverage	\$ 5,000

4. ADDITIONAL POLICY PROVISIONS

A. Vacant or Unoccupied Buildings

At the time the covered dwelling becomes unoccupied or vacant for 60 consecutive days or more, the insurance under Section I of this policy is suspended, until its reoccupancy. A dwelling in the course of lawful construction or renovation is not considered vacant.

extinguishers, floor coverings; cooking, dishwashing, laundering, refrigerating, and ventilating appliances; outdoor building service equipment.

B. Section I B — Supplemental Coverages

Coverages 11 and 12 are added:

11. Landlord's Property at the *Residence Premises*

Coverage A is extended to the following property owned by *you* used to service the *residence premises* rented by *you* to others: Air conditioners, fire

12. Tenant's Property at the *Residence Premises*

Coverage C is extended, up to the limit specified in Supplemental Coverage Limit 12, to cover *your* loss to the following improvements made or acquired at *your* expense: Permanent additions, alterations, appliances, decorations, fixtures, and other similar improvements that are both part of the building and within the unit where *you* reside as a tenant of others.

5. OPTIONAL ENDORSEMENTS

A. Vacancy and Unoccupancy Condition — Endorsement MDW 25

If endorsement MDW 25 is listed in the Declarations, additional policy provision 4.A. (above) does not apply.

B. Vacant Dwelling Coverage — Endorsement MDW 28

If endorsement MDW 28 is listed in the Declarations, it is understood that the dwelling is covered as a vacant premises and additional policy provision 4.A. (above) does not apply.

C. Townhouse or Row House — Endorsement MPL 67, MPL 68, or MPL 69

If endorsement MPL 67, MPL 68, or MPL 69 is listed in the Declarations, it is understood by *us* that the covered dwelling is part of a row house or townhouse complex: MPL 67 — up to 4 units; MPL 68 — 5 to 8 units; MPL 69 — 9 or more units.

D. Protective Devices — Endorsement MPL 70

If endorsement MPL 70 is listed in the Declarations, the premium reflects installation of a smoke detector, or other protective devices or systems. *You* agree that *you*, and those *you* designate to care for the premises, will maintain all such in active working order, and to immediately notify *us* of any change in such status.

E. Seasonal Use — Endorsement MPL 72

If endorsement MPL 72 is listed in the Declarations, it is understood by *us* that the covered dwelling is customarily occupied on a seasonal basis. Additional policy provision 4.A. (above) does not apply to such use.

F. New Dwelling — Endorsement MPL 76

If endorsement MPL 76 is listed in the Declarations, the premium has been modified to reflect the age of dwelling as made known to *us* by *you*.