

HOMEOWNERS COVERAGE FORM

This Form together with Common Provisions Form MPL 01, the Declarations, and any applicable endorsements listed in the Declarations complete your Homeowners Policy.

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.
- **Riot or Civil Commotion.**
- **Smoke:** sudden accidental damage from smoke.
- **Theft:** theft or attempted theft, including disappearance of property from a known place if it is probable that the property was stolen.
- **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.**

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
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
11. Building Code or Law Coverage (see page 2)	10% of Coverage A

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. Owner Occupancy

Unless otherwise agreed to in this policy by *us*, it is understood that the covered dwelling is owned and customarily occupied by *you* and this is the condition of hazard and use that *we* undertake to insure under this policy.

B. Section I B – Supplemental Coverages

Coverage 11 is added:

11. Building Code or Law Coverage

(a) Coverage A is extended to cover the loss or expense described in (1), (2), and (3) that ensues as a direct consequence of a covered loss at the *residence premises*. *We* cover such for an amount determined by applying the applicable factor shown in Supplemental Coverage Limit 11 on page 1 to the Coverage A limit of liability shown in the Declarations. The losses or expenses covered are:

- (1) The loss caused by enforcement of any building, land use, or zoning code or law in force on the date of the covered loss, that:
 - Requires the demolition of parts of the same property not damaged by a covered cause of loss.
 - Regulates the construction or repair of buildings.
 - Establishes the building, land use, or zoning requirements at the described premises.
- (2) The increased expense *you* incur to construct, rebuild, or repair the property caused by enforcement of building, land use, or zoning code or law in force on the date of the covered loss. The property must be intended for the same use or occupancy as the current property unless otherwise prohibited by such code or law.
- (3) The expense *you* incur to demolish undamaged parts of property and clear the

site of such parts, caused by enforcement of building, land use, or zoning code or law in force on the date of the covered loss.

(b) *We* are not liable for payment under this Supplemental Coverage:

- (1) Until the property is repaired or replaced by *you* or *us* as soon as possible after the loss at the same premises. The repair or replacement must be made within the time period described in condition 2.B.1 – Replacement Coverage of Section I E – Conditions in form MPL 01. *We* may waive, in writing, the requirement to replace at the same location if building laws prohibit replacement at the described location, or for any other reason acceptable to *us*.
- (2) For any loss or expense arising out of the enforcement of any code, directive, law, ordinance, or regulation requiring any *insured* or others to clean up, contain, detoxify, monitor, neutralize, remove, test for or treat asbestos, or any *pollutants*.
- (c) *Our* maximum liability under this Supplemental Coverage (items (a) (1), (2), and (3) combined), subject to the limit of liability shown in the Declarations and the limitations on *our* liability described in condition 2 – How Losses are Settled of Section I E – Conditions in form MPL 01, is the sum of the following:
 - (1) The cost to demolish the property and clear the site, and
 - (2) The cost to reconstruct or replace the property on the described premises.
- (d) This Supplemental Coverage does not apply to buildings or structures insured on an *actual cash value* basis.

5. OPTIONAL ENDORSEMENTS

A. 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.

B. 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.

C. 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.

D. 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*.