

Your Special Form Homeowners Package Policy

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This policy is a legal contract between you (the policyholder) and us (the Company).
IT CONTAINS CERTAIN EXCLUSIONS.

READ YOUR POLICY CAREFULLY.

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sample

AGREEMENT

We will provide the insurance described in this policy. In return you will pay the premium and comply with all policy conditions.

DEFINITIONS

Throughout this policy, "you" and "your" mean the "named insured" shown in the Declarations and spouse if a resident of the same household. "We," "us" and "our" mean the Company named in the Declarations which provides this insurance. In addition, certain words appear in bold type. They are defined as follows:

1. **Actual Cash Value** - means replacement cost of the property at the time of loss, less depreciation.
2. **Aircraft** - means any device used or designed for flight including self-propelled missiles and spacecraft, except model or hobby aircraft not used or designed to carry people or cargo.
3. **Annual aggregate limit** - means the total amount we will pay for all **occurrences** which happen in each 12 month period, beginning with the inception date of this policy, regardless of the number of such **occurrences**.
4. **Bodily injury** - means bodily harm, sickness or disease, including care, loss of services and death resulting from that injury.
5. **Business** - means any full or part-time trade, profession or occupation.
6. **Business property** - means property pertaining to or intended for use in **business**.
7. **Earthquake** - means shaking or trembling of the earth, whether caused by volcanic activity, tectonic processes or any other cause.
8. **Earth Movement** - means movement of earth, including, but not limited to the following:
 - a. **earthquake**, landslide or mudflow, all whether combined with **water** or not.
 - b. collapse, settling, cracking, shrinking, bulging, subsidence, erosion, sinking, rising, shifting, expanding, or contracting of earth, all whether combined with **water** or not.
 - c. volcanic eruption, including explosion, lava flow and volcanic action.
9. **Insured**- means you and the following persons if permanent residents of your household:
 - a. your relatives,
 - b. anyone under the age of 21,Under Section II - Liability, **insured** also means:
 - c. any **person** or organization legally responsible for animals or watercraft owned by you, or anyone included in 9a or 9b, and covered by this policy. Any **person** or organization using or having custody of these animals or watercraft in the course of any **business** or without permission of the owner is not an **insured**.
 - d. any **person** while employed by you or anyone in 9a or 9b with respect to any vehicle covered by this policy.
10. **Insured location** - means:
 - a. the **residence premises**;
 - b. any other premises you acquire during the policy period for use as a residence;
 - c. that part of any other premises shown in the Declarations which you use as a residence;
 - d. any premises you use in connection with the premises included in 10a, 10b or 10c.
 - e. that part of a premises not owned by any **insured** but where an **insured** is temporarily residing.
 - f. that part of a premises occasionally rented to any **insured** for non-**business** purposes.
 - g. vacant land, other than farm land, owned by or rented to any **insured** and shown in the Declarations.
 - h. land owned by or rented to you and on which you are building a one or two family dwelling to be used as your residence.
 - i. cemetery plots or burial vaults of an **insured**.
11. **Motor vehicle** - means:
 - a. a motorized land vehicle, including a trailer, semi-trailer or motorized bicycle, designed for travel on public roads.
 - b. any vehicle while being towed or carried on a vehicle described in 11a.
 - c. any other motorized land vehicle designed for recreational use off public roads.

None of the following is a **motor vehicle**.

- a. a motorized golf cart while on the golf course and used for golfing purposes.
- b. a motorized land vehicle, not subject to **motor vehicle** registration, used only on an **insured location**.
- c. any watercraft or camp, home or utility trailer *not* being towed or carried on a vehicle described in 11a.

12. **Nuclear hazard** - means nuclear reaction, radiation, radioactive contamination, or any result of these. This includes the negligent, defective or improper design, construction or maintenance of a nuclear facility, or any other act or omission which results in a **nuclear hazard**.
13. **Occurrence** means an accident including exposure to conditions which results during the policy period in **bodily injury** or **property damage**. Repeated or continuous exposure to the same general conditions is considered to be one **occurrence**.
Occurrence does not include accidents or events which take place during the policy period which do not result in **bodily injury** or **property damage** until after the policy period.
14. **Person** or **persons** - means and includes you and any other individual, group, corporation, company, firm, association, partnership, trust, estate or governmental body, or any other legal entity.
15. **Property Damage** - means physical injury to or destruction of tangible property covered by this policy and resulting loss of use.
16. **Residence Employee** - means an employee of an **insured** whose duties pertain to the ownership, maintenance, or use of the **residence premises**. This includes the performance of household domestic services, or the performance of similar duties elsewhere which do not pertain to **business** pursuits of an **insured**.
17. **Residence Premises** - means the one or two family dwelling and separate structures or that part of any other building where you reside, and which is shown in the Declarations. Under Section II - Liability, **residence premises** includes the grounds on which the dwelling and separate structures are located.
18. **Water** - means water (H₂O) alone, whether frozen or not or any liquid or sludge which contains **water**, whether or not combined with other chemicals or impurities.
19. **Water damage** - means loss caused by, resulting from, contributed to or aggravated by any of the following, whether occurring on or away from the **residence premises**:
 - a. **Water** from rain or snow, surface **water**, flood, waves, tidal **water**, overflow or escape of a body of **water**, or spray from any of these, whether or not driven by wind;
 - b. **water** which backs up through sewers or drains;
 - c. **water** which escapes from any system designed to drain **water** away from the dwelling or **residence premises**, including but not limited to roof gutters, downspouts, sump-pumps, sump-pump wells, leach fields, seepage pits, septic tanks or drainage channels;
 - d. **water** below ground level whether occurring naturally or not, including **water** which exerts pressure on, or seeps or leaks through a building, sidewalk, driveway, wall, foundation, swimming pool or any portion of the **residence premises**.

SECTION I - PROPERTY

Coverages

Coverage A - Dwelling

We cover:

1. The dwelling, including attached structures, on the **residence premises** used principally as your private residence.
2. Material and supplies on or adjacent to the **residence premises** for use in construction of the dwelling or other structures on the **residence premises**.

Wall-to-wall carpeting attached to the dwelling is part of the dwelling.

We do not cover land or the value of land, including land on which the dwelling is located, or the cost to restore, replace, repair or rebuild land. If a covered loss causes damage to the dwelling and to the land on the **residence premises** we do not cover any increased cost to repair or rebuild the dwelling because of damage to the land.

Coverage B - Separate Structures

We cover other structures on the **residence premises** separated from the dwelling, or connected to the dwelling by only a fence, utility line, sidewalk, driveway, patio or similar connection.

Wall-to-wall carpeting attached to the structure is part of the structure.

We do not cover land or the value of land, including land on which the separate structure is located or the cost to restore, replace, repair or rebuild land. If a covered loss causes damage to a separate structure and to the land on the **residence premises**, we do not cover any increased cost to repair or rebuild the separate structure because of damage to the land.

We do not cover separate structures which are intended for use in **business** or which are actually used in whole or in part for **business** purposes.

Coverage C - Personal Property

We cover personal property owned or used by an **insured** while it is anywhere in the world. At your request after a loss we will also cover personal property:

- a. owned by others while the property is on the part of the **residence premises** occupied by an **insured**. However, property of tenants not related to the **insured** is not covered.
- b. owned by a guest while the property is in any residence occupied by an **insured**.
- c. owned by and in the physical custody of a **residence employee** while in the service of an **insured** anywhere in the world.

Special Limits On Certain Personal Property

The limits shown below do not increase the Coverage C limit of insurance shown in the Declarations. The limit for each numbered group is the total limit for any one loss for all property in that group.

1. \$1,000 or 10% of Coverage C limit (whichever is greater) on personal property usually located at an **insured's** residence, other than the **residence premises**.

This limit does not apply to personal property in a newly acquired principal residence for 45 days after moving begins.

2. \$100 on money, bank notes, medals, coins, bullion, platinum, gold and silver other than goldware and silverware, and collections of all such property.
3. \$500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamp collections.
4. \$500 on watercraft, and windsurfers including their trailers, furnishings, equipment and outboard motors.
5. \$500 on trailers not used with watercraft.
6. \$500 on theft of jewelry, watches, precious and semi-precious stones, and furs including articles for which fur represents the principal value.
7. \$2,500 on theft of silverware, goldware and pewterware, including articles for which such metal represents the principal value.
8. \$1,000 on theft of firearms.
9. \$2,500 on theft of any rugs or carpets which were made or manufactured in whole or in part outside of the United States, even if such items are considered artwork or used as decoration.
10. \$200 on **business property**, except for the property described in item 11 below.
11. \$5,000 on electronic data processing equipment and accessories including recording or storage media used with such equipment and accessories whether or not it is **business property**; however, if it is **business property**, the equipment or media must be located on the **residence premises** at the time of loss to qualify for this coverage. Recording or storage media for electronic data processing that cannot be replaced with other of like kind and quality on the current retail market is not covered.

PERSONAL PROPERTY NOT COVERED

We do not cover:

1. Personal property separately described and specifically insured in this or any other policy;
2. Animals, birds or fish;
3. **Motor vehicles**, including their parts or accessories while in or on any **motor vehicle**.

4. Any sound equipment operated from the electrical system of any **motor vehicle**, motorized land conveyances, watercraft, camp or home trailers while such equipment is in, on, or installed in a **motor vehicle**, motorized land conveyance, watercraft, camp or home trailer. This equipment includes: citizen band radios, radio or cellular telephones, radio transceivers, radio transmitters, two-way mobile radios, scanning monitor receivers, radar detectors, car radio receivers, tape or disc players and recorders and any accessories or antennas, or any tapes, discs, reels, cassettes, cartridges, carrying cases or other devices used with such sound equipment.
5. **Aircraft**, including their parts or equipment.
6. Property in an apartment on the **residence premises** which is regularly rented or held for rent to others by an **insured**.
7. Property away from the **residence premises** rented or available for rent to others by an **insured**.

COVERAGE D - LOSS OF USE

The limit of insurance for Coverage D is the total limit for all the following coverages:

1. **Additional Living Expense.** If a covered property loss makes the **residence premises** unfit to live in, we cover the necessary increase in living expense incurred by you so that your household can maintain its normal standard of living. We pay for the shortest time needed to (a) repair or replace the damaged property, or (b) permanently relocate, but in no event for more than 12 months.
2. **Loss of Rents.** If a covered property loss makes that part of the **residence premises** rented to others or held for rental by you unfit to live in, we cover the loss of rents less any expense that does not continue during the loss period. We pay for the shortest time needed to (a) repair or replace the damaged property, or (b) permanently relocate the rental premises, but in no event for more than 12 months. Loss of rents due to cancellation of a lease or agreement is not covered.

The time period in 1 and 2 above is not limited by expiration of this policy.

3. **Prohibited Use.** If a civil authority prohibits you from use of the **residence premises** because of direct damage to neighboring premises by a loss which would have been covered under SECTION I - PROPERTY if it occurred on the **residence premises**, we cover the resulting additional living expense or loss of rents for not more than two weeks during which use is prohibited.

No deductible applies to 1, 2, or 3 above.

ADDITIONAL COVERAGES

1. **Debris Removal.** We pay for reasonable debris removal expense following a loss covered under SECTION I - PROPERTY. If the amount of loss, including debris removal expense, exceeds the limit of insurance, we pay up to an additional 5% of the limit of insurance of the damaged property.
2. **Emergency Repairs.** We pay the cost you incur for necessary emergency repairs made solely to protect covered property from further damage if a loss covered under SECTION I - PROPERTY causes the damage. This coverage does not increase the limit of insurance applying to the property being repaired.
3. **Trees, Shrubs, Plants and Lawns.** We cover trees, shrubs, plants and lawns on the **residence premises** for loss caused by the following perils: fire or lightning, explosion, riot or civil commotion, aircraft, vehicles not owned or operated by any **insured**, vandalism and theft. Property grown for **business** purposes is not covered.

The limit of insurance, including debris removal, for any one loss will not exceed 5% of the limit applying to the dwelling, nor more than \$500 for any one tree, shrub or plant. This coverage is in addition to the limit applying to the dwelling.

4. **Fire Department Service Charge.** We pay up to \$500 as an additional amount of insurance for service charges made by a fire department when called to protect covered property from an insured loss. In no event will we pay more than \$500 in charges resulting from any one service call. No deductible applies to this coverage.
5. **Emergency Removal of Property.** We pay for direct loss from any cause to covered property:
 - a. while being removed from a premises endangered by a loss covered under LOSSES INSURED, and
 - b. while removed for not more than 30 days from the date of removal.

This coverage does not change the amount of insurance applying to the covered property.

6. **Credit Card, Fund Transfer Card, Forgery and Counterfeit Money.** We pay up to \$1,000 as an additional amount of insurance for loss to an **insured** caused by:
- theft or unauthorized use of credit or fund transfer cards issued to an **insured**.
 - forgery or alteration of a check or other negotiable instrument.
 - acceptance in good faith of counterfeit United States or Canadian paper money.

No deductible applies to a, b or c above.

We do not cover:

- business** pursuits or dishonest acts of any **insured**.
- use of any card by a resident of your household or any **person** entrusted with any card if an **insured** has not met the terms under which such card is issued.

Defense of a claim or suit against any **insured** or any **insured's** bank for liability under this coverage:

- We may investigate and settle any claim or suit we consider proper. Our duty to defend any claim or suit ends when we pay a loss equal to the limit of insurance.
 - We will defend at our expense and with attorneys of our choice a claim made or suit brought against any **insured** for payment under Credit or Fund Transfer Card Coverage.
 - At our option and expense we may defend the **insured** or the **insured's** bank against a suit to enforce payment under Forgery Coverage.
7. **Collapse of Buildings.** We cover accidental direct physical loss to covered property covered in A and B if caused by collapse which occurs due to:
- weight of ice, snow, sleet or rain which collects on a roof;
 - weight of people, contents or equipment while on a roof.

LOSSES INSURED

Coverage A - Dwelling

Coverage B - Separate Structures

We insure for accidental direct physical loss to property described in Coverage A and B, except as provided in **Section I - Losses Not Insured**.

Coverage C - Personal Property

We insure for accidental direct physical loss to property described in Coverage C, but only if caused by one or more of the following perils:

- Fire or lightning.
- Windstorm or hail. This peril does not include loss to property contained in a building if the loss is caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.
This peril includes loss to watercraft and their trailers, furnishings, equipment and outboard motors but only while inside a fully enclosed building.
- Explosion.
- Riot or civil commotion, including direct loss from looting.
- Aircraft.**
- Vehicles.
- Smoke, if loss is sudden and accidental.
- Vandalism.
- Theft, including attempted theft and loss of property from a known location when it is likely that the property has been stolen.

Personal property placed in these locations for safekeeping is considered to be on the **residence premises**: banks, trust or safe deposit company, public warehouse or an occupied dwelling not owned, occupied or rented to an **insured**.

This peril does not include loss caused by theft:

- a. committed by any **insured**;
- b. committed by any **person** regularly residing on the **insured location**. However, theft committed by a **residence employee** is covered;
- c. in or to a dwelling under construction or of construction materials and supplies until the dwelling is completed and occupied;
- d. from any part of a **residence premises** rented to others;
- e. at any other dwelling or premises owned, occupied by or rented to any **insured** unless an **insured** is temporarily residing there. Property of a student **insured** is covered at a residence away from home if the student has been there at any time 45 days before the loss;
- f. of watercraft and their equipment, campers and trailers away from the **residence premises**.

Theft does not include property taken by someone who claims a right to such property under a written or oral agreement with any **insured** unless a court rules that a theft did occur.

10. Falling objects. This peril does not include loss to property contained in a building unless the roof or an outside wall of the building is first damaged by a falling object. Damage to the falling object itself is not included. This peril does not include loss caused by objects which fall as a result of any loss excluded under **SECTION I - LOSSES NOT INSURED**.
11. Weight of ice, snow or sleet which causes damage to property contained in a building.
12. Collapse of a dwelling or any part of a dwelling, if the collapse itself was caused by a loss not excluded under **SECTION I - LOSSES NOT INSURED**.
13. Sudden and accidental discharge or overflow of **water** or steam from within a plumbing, heating or air conditioning system, or from within a household appliance, but not for deterioration, rust, mold, wet or dry rot due to the presence of **water**.

This peril does not include loss:

- a. to the system or appliance from which the **water** or steam escaped;
 - b. caused by or resulting from freezing;
 - c. to personal property on the **residence premises** when the sudden and accidental discharge or overflow occurs away from the **residence premises**;
 - d. caused by sudden and accidental discharge or overflow from roof gutters, downspouts, sump-pumps, sump-pump wells, leach fields, seepage pits, septic tanks, drainage channels or any other device used to drain **water** away from the **residence premises**.
14. Sudden and accidental tearing apart, cracking, burning or bulging of a steam, hot water or air conditioning system, or appliance for heating **water**.

This peril does not include loss caused by or resulting from freezing.

15. Freezing of a plumbing, heating, air conditioning system or household appliance.

This peril does not include loss on the **residence premises** while the dwelling is unoccupied *unless* you have used reasonable care to:

- a. maintain heat in the building, or
 - b. shut off the **water** supply and drain the system and appliance of **water**.
16. Sudden and accidental damage from artificially generated electrical current.
This peril does not include loss to a tube, transistor, microchip or similar electronic component.

SECTION I - LOSSES NOT INSURED

Applying to **Coverage A and B - Dwelling and Separate Structures** and **Coverage C - Personal Property**

We do not insure for loss either consisting of, or caused directly or indirectly by:

1. **Earth Movement.**

Acts or omissions of **persons** can cause, contribute to or aggravate **earth movement**. Also, **earth movement** can occur naturally to cause loss, or combine with acts or omissions of **persons** to cause loss. Whenever **earth movement** occurs, the resulting loss is always excluded under this policy, however caused; except we do cover direct loss by fire or explosions resulting from **earth movement**.

The following examples are set forth to help you understand this exclusion and are not meant to be all-inclusive.

EXAMPLE 1:

Rain falls on soil inadequately compacted or maintained by a builder, neighbor or you. As a result, **earth movement** occurs, causing loss to the dwelling or personal property. Such loss is not covered by this policy.

EXAMPLE 2:

Cracks occur in your dwelling or separate structure because it is built on natural or fill soil which is expansive and the dwelling or structure is not designed or constructed to withstand the soil movement. Such loss is not covered under this policy.

EXAMPLE 3:

Water leaks from a pipe which causes settling, and the settling causes loss to the dwelling, separate structure, or personal property. Such loss is not covered by this policy, regardless of the cause or causes of the **water** leak.

2. **Water damage.**

Acts or omissions of **persons** can cause, contribute to or aggravate **water damage**. Also **water damage** can occur naturally to cause loss or combine with acts or omissions of **persons** to cause loss. Whenever **water damage** occurs, the resulting loss is always excluded under this policy, however caused; except we do cover direct loss to the dwelling, separate structures, or personal property if caused by fire or explosion resulting from **water damage**.

The following examples are set forth to help you understand this exclusion and are not meant to be all-inclusive.

EXAMPLE 1:

Rain **water** collects on or soaks into the ground surface. Because of faulty design, construction or maintenance of the **residence premises**, your neighbor's property or **water** diversion devices, the **water** causes loss to the dwelling, separate structure, or personal property. Such loss is not covered by this policy.

EXAMPLE 2:

A pipe under your sink breaks, and **water** damages your wallpaper, carpeting and personal property. The **water** also gets under the dwelling or separate structure causing **earth movement** which results in cracking of the foundation and walls. The loss to the wallpaper, carpeting and personal property is covered, but the loss to the foundation and walls is not covered by this policy.

EXAMPLE 3:

Water which has backed up through sewers or drains, or **water** below ground level causes loss to the dwelling, separate structure or personal property. Such loss is not covered by this policy, regardless of the cause or causes of such **water damage**.

3. **Nuclear Hazard.**

Acts or omissions of **persons** can cause, contribute to or aggravate **nuclear hazard**. Also, **nuclear hazard** can occur naturally to cause loss, or combine with acts or omissions of **persons** to cause loss. Whenever **nuclear hazard** occurs, the resulting damage is always excluded under this policy, however caused; except we do cover direct loss by fire resulting from **nuclear hazard**.

In items 4-13 below, acts or omissions of **persons** can cause, contribute to or aggravate the losses set forth. Also, these losses could occur naturally or combine with acts or omissions of **persons**. Whenever the losses listed in items 4-13 occur, any resulting loss is always excluded, however caused, unless specifically indicated otherwise.

4. Faulty, inadequate or defective planning, zoning, development, surveying, siting, design, specifications, workmanship, construction, grading, compaction, maintenance repair materials, construction, remodeling, or maintenance of part or all of any property (including land, structures or any improvements) whether on or off the **residence premises**. However, we do cover ensuing loss by fire, explosion or sudden and accidental discharge of **water**. **Earth movement** is never covered under this policy, however caused.
5. Enforcement of any ordinance or law regulating construction, repair or demolition of a building or other structure, unless endorsed to this policy.
We do cover loss caused by order of civil authorities to prevent the spread of fire from a covered loss.
6. Interruption of power or other utility service which originates off the **residence premises**. If a covered loss ensues *on* the **residence premises** we pay only for loss caused by the ensuing peril.

7. Neglect of an **insured** to use all reasonable means to protect covered property at and after the time of loss, or when property is endangered by a covered loss under **SECTION I - Property Coverage**.
8. War, including undeclared war, civil war, insurrection, rebellion, revolution or warlike act by military personnel. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.
9. Freezing of and any resulting discharge, leakage or overflow from a plumbing, heating, air-conditioning system or household appliance while the dwelling is vacant or unoccupied *unless* you have used reasonable care to:
 - a. maintain heat in the building, or
 - b. shut off the **water** supply and drain the system and appliance of **water**.
10. Freezing, thawing or pressure of **water** or ice, whether wind driven or not to a fence, pavement, patio, swimming pool, foundation, retaining wall, bulkhead, pier, wharf or dock.
11. Theft in or to a dwelling under construction, or of construction materials if the dwelling has been vacant for more than 30 days just before the loss. A dwelling under construction is not considered vacant.
12. Vandalism, breakage of glass and safety glazing materials if the dwelling has been vacant for more than 30 days just before the loss. A dwelling under construction is not considered vacant.
13.
 - a. wear and tear, marring, deterioration;
 - b. mechanical breakdown;
 - c. birds, insects, vermin, rodents, or domestic animals;
 - d. rust, mold, wet or dry rot;
 - e. smog, smoke from agricultural smudging or industrial operations;
 - f. release, discharge or dispersal of contaminants, pollutants, insecticides, or hazardous gasses or chemicals;
 - g. any settling, cracking, shrinking, bulging, or expansion of pavements, patios, foundations, walls, floors, roofs or ceilings;
 - h. pressure from any root system to a foundation, patio, pavement, wall, driveway, or fence;
 - i. soil conditions, including but not limited to corrosion, erosion, chemicals, compounds, elements, suspensions or gels in the soil or the formation of crystals in the soil.

If any of the perils listed in a - i above cause **water** to escape suddenly and accidentally from a plumbing, heating, or air conditioning system or household appliance, we cover loss not otherwise excluded to the dwelling or separate structure caused by **water** but not for deterioration, rust, mold, wet or dry rot due to the presence of **water** over a period of time. If loss is caused by **water** or steam not otherwise excluded, we will cover the cost of tearing out and replacing any part of the dwelling or separate structure necessary to repair the system or appliance. We do not cover the system or appliance from which the **water** or steam escaped.

If any of the perils listed in a - i above cause a fire or explosion, we cover direct loss by such fire or explosion.

SECTION I - CONDITIONS

1. *Insurable Interest and Limit of Insurance*

Even if more than one **person** has an insurable interest in the covered property, we pay the smallest of the following amounts.

- a. an amount equal to the **insured's** interest, or
- b. the applicable limit of insurance.

2. *Your Duties After Loss*

If a loss occurs, you will perform the following duties:

- a. give written notice to us or our agent without unnecessary delay. In case of theft, also notify the police. In case of loss under the Credit or Fund Transfer Card Coverage, also notify the issuer of the card.
- b. protect the property from further damage. Make any emergency repairs needed to protect the property from further damage. Keep records of repair costs.
- c. make a list of all damaged or destroyed personal property showing in detail the quantity, description, **actual cash value** and amount of loss. Attach all bills, receipts and related records that support your claim.

d. as often as we reasonably require:

- (1) exhibit damaged property.
- (2) provide us with records and documents we may request, including banking or other financial records, if obtainable and permit us to make copies.
- (3) submit to examination under oath and sign a transcript of same.

e. send us within 60 days after our request your signed sworn statement showing:

- (1) time and cause of loss,
- (2) interest of the **insured** and all others in the property involved,
- (3) all legal claims against the property involved,
- (4) other insurance which may cover the loss,
- (5) changes in title or occupancy of the property during the term of the policy,
- (6) specifications and detailed repair estimates of any damaged building,
- (7) a list of damaged or destroyed personal property described in 2c,
- (8) receipts and records that support additional living expenses and loss of rents,
- (9) evidence which states the amount and cause of loss to support a claim under Credit or Fund Transfer Card, Forgery and Counterfeit Money Coverage.

3. **Loss Settlement.**

Buildings

Covered loss to Buildings under Coverage A and B will be settled by one of the following methods;

(1) **Actual Cash Value**

If you do not repair or replace at the same location shown in the Declarations the damaged or destroyed dwelling or separate structure, we will pay the smallest of the following:

- (a) the limit of insurance applying to the damaged or destroyed dwelling or separate structure.
- (b) the **actual cash value** of the damaged or destroyed dwelling or separate structure.

You may make a claim for an additional amount within 180 days after the loss on a replacement cost basis if the property has been repaired or replaced.

(2) **Replacement Cost.** If you repair or replace at the same location shown in the Declarations the damaged or destroyed dwelling or separate structure, we will pay without deduction for depreciation the smallest of the following amounts;

- (a) the limit of insurance under this policy that applies to the damaged or destroyed dwelling or separate structure;
- (b) the replacement cost of that part of the dwelling or separate structure damaged with equivalent construction and for use on the same premises.
- (c) the amount actually needed and spent to repair or replace the dwelling or separate structure intended for the same occupancy and use. However, if the cost to repair or replace is more than \$1,000 or more than 5% of the limit of insurance on the damaged or destroyed building, whichever is less, we will pay no more than the **actual cash value** until repair or replacement is completed.

Property Other Than Buildings.

Covered loss to the following types of property will be settled at **Actual Cash Value**:

- (1) Personal property and structures that are not considered buildings.
- (2) Carpeting, including wall-to-wall carpeting, domestic appliances, awnings, outdoor equipment and antennas, all whether or not attached to buildings.

Payment will not exceed the amount actually needed to repair or replace the damaged property, or the limit of insurance applying to the property, whichever is less.

4. **Value Protection Clause.** We may increase the limit of insurance applying to Coverage A, B, C and D to reflect changes in costs of construction and personal property values. Any such increase will be made on the renewal date of this policy, or on the anniversary date of 3-year policies paid annually.
5. **Other Insurance.** If this and other insurance both apply to the same loss, we will pay our share. Our share will be the amount that this insurance bears to the total limit of all insurance applying to the loss, collectible or not.

6. **Deductible Clause.** We pay for loss to covered property less the Deductible amount shown in the Declarations. The deductible shown applies separately to each loss.
7. **Loss to a Pair or Set.** We may elect to:
 - a. repair or replace any part of the pair or set to restore it to its value before the loss, or
 - b. pay the difference between the **actual cash value** of the property before and after the loss.
 Loss to a part does not mean a total loss of the pair or set.
8. **Glass Replacement.** Glass damage caused by a loss covered under LOSSES INSURED will be replaced with safety glazing materials when required by law.
9. **Appraisal.** If you and we fail to agree on the amount of loss, either one may make a written demand for appraisal. Each party will choose an able and impartial appraiser and notify the other of the appraiser's name within 20 days after the demand is received. The appraisers will choose an impartial umpire. If the appraisers cannot agree upon an umpire within 15 days, you or we can ask a judge of a court of record in the state where the **residence premises** is located to choose an umpire.
 The appraisers will then set the amount of loss. If the appraisers submit a written agreement to us, the agreed amount will be the amount of loss. If the appraisers cannot agree, they will submit their differences to the umpire. A written agreement signed by any two will set the amount of loss.
 Each party will pay the appraiser it chooses. The umpire and all other expenses of the appraisal will be paid equally by you and us.
10. **Permission Granted.**
 - a. The **residence premises** may be vacant or unoccupied without limit of time, except where this policy states otherwise.
 - b. You may make alterations, additions and repairs to the **residence premises** and complete structures under construction.
11. **Intentional Acts.** If any **insured** directly causes or arranges for a loss to covered property in order to obtain insurance benefits, this policy is void. We will not pay you or any other **insured** for this loss.
12. **Suit Against Us.** We may not be sued unless there has been full compliance with all the terms and conditions of this policy. Suit on or arising out of this policy must be brought within one year after the loss occurs.
13. **Our Options.** We may repair or replace the damaged property with equivalent property. We may also take all or part of the damaged property at the agreed or appraised value. We shall give you written notice of our intention within 30 days after receipt of your signed sworn statement of loss occurs.
14. **Loss Payment.** We will adjust all losses with you. We will pay you unless another payee is named in the policy. We will pay within 60 days after:
 - a. we reach agreement with you, or
 - b. a court judgment, or
 - c. an appraisal award.
 A loss payment will not reduce the applicable limit of insurance.
15. **Abandoned Property.** We need not accept property abandoned by an **insured**.
16. **Mortgage Clause.** The word "mortgagee" includes trustee or loss payee. If a mortgagee is named in this policy, a covered loss will be paid to the mortgagee and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of the mortgages.
 If we deny your claim, such denial will not apply to a mortgagee's valid claim if the mortgagee:
 - a. knows and notifies us of any change of ownership, occupancy or substantial change in risk.
 - b. pays on demand any premium due if you have failed to do so.
 - c. submits a signed, sworn statement of loss within 60 days after we notify the mortgagee of your failure to do so.
 Policy conditions relating to **Other Insurance, Appraisal, Suit Against Us and Loss Payment** apply to the mortgagee.
 We will give the mortgagee 10 days notice before cancelling this policy.

If we pay the mortgagee for any loss and deny payment to you:

- a. we have right of recovery against any party responsible for the loss, or
- b. at our option, we may pay off the entire mortgage debt to the mortgagee. In this event, we receive full transfer of the mortgage.

A mortgagee's claim will not be impaired by transfer of a right of recovery.

17. **No Benefit to Bailee.** This insurance will not benefit any **person** or organization who may be caring for or handling property for a fee.

SECTION II - LIABILITY

Coverages

Coverage E - Personal Liability

We pay those damages which an **insured** becomes legally obligated to pay because of **bodily injury** or **property damage** resulting from an **occurrence** to which this coverage applies.

At our expense and with attorneys of our choice, we will defend an **insured** against any covered claim or suit. We are not obligated to pay defense costs, including attorneys' fees of any claim or suit where you select an attorney not chosen by us because there is a dispute between you and us over coverage. We may investigate and settle any claim or suit that we consider proper. Our obligation to defend any claim or suit ends once we have paid our limit of liability.

Coverage F - Medical Payments To Others

We will pay the necessary medical expenses for services furnished to a **person** other than you or any resident of your household within 3 years from the date of an **occurrence** causing **bodily injury**. Medical expenses mean reasonable charges for medical, surgical, x-ray and dental services, prosthetic devices, eyeglasses, hearing aids, pharmaceuticals, ambulance, hospital, licensed nursing and funeral services.

This coverage applies to:

- (a) **persons** on the **insured location** with permission of an **insured**; or
- (b) **persons** off the **insured location** if the **bodily injury**:
 - (1) is the result of a condition on the **insured location** or the adjoining ways;
 - (2) is caused by the activities of an **insured**;
 - (3) is caused by a **residence employee** in the course of employment by an **insured**;
 - (4) is caused by an animal owned by or in the care of an **insured**.

This coverage does not apply to **persons** injured as a result of their intentional acts.

Additional Coverages

In addition to the limits of liability we pay the following:

1. **Claim Expenses.**

We pay:

- a. all costs we incur in the settlement of a claim or defense of a suit with attorneys of our choice.
- b. premiums on bonds required in a suit we defend, but not for bond amounts greater than the Coverage E limit of liability. We are not obligated to apply for or furnish a bond.
- c. reasonable expenses incurred by an **insured** at our request to help us investigate or defend a claim or suit. These include loss of earnings (but not other income) of up to \$60 per day.
- d. interest after entry of judgment on any amount that does not exceed our limit of liability.

2. **First Aid Expenses.** We pay necessary first aid expenses incurred by an **insured** at the time of an **occurrence** for **bodily injury** to others covered by this policy. We do not pay for first aid to you or any other **insured**.

3. **Damage to Property of Others.** At your request, we pay up to \$500 per **occurrence** for **property damage** to property of others caused by an **insured**. Coverage applies when an **insured** is not legally liable for the damage.

SECTION II - EXCLUSIONS

Applying To Coverage E - Personal Liability

We do not cover:

1. Liability of an **insured** assumed under any contract or agreement relating to a **business** of an **insured**. Liability of **persons** other than an **insured** assumed under any contract or agreement, whether **business** or non-business, is not covered. Liability of any agreement between an **insured** and a corporation or association of property owners is not covered.
2. Punitive or exemplary damages or the cost of defense related to such damages.
3. **Property damage** to property owned by an **insured** or any other resident of your household.
4. **Property damage** to non-owned property in the care, custody or control of an **insured**. We *do* cover such damage caused by Fire, Smoke or Explosion.
5. **Bodily injury** to any **person** if an **insured** has or is required to have a policy providing workers' compensation, occupational disease or non-occupational disability benefits covering the **bodily injury**.
6. **Bodily injury** to any resident of the **residence premises** except a **residence employee** who is not covered under Workers' Compensation or Employers' Liability Coverage.
7. **Bodily injury** or **Property Damage** when an **insured** is covered under any nuclear energy liability policy. This exclusion applies even if the limits of that policy have been exhausted.
8. Any loss, cost, or expense resulting from the clean-up, detoxification, or treatment of any site used by you or any **person** acting on your behalf for the disposal, storage, handling, processing or treatment of waste.

Applying To Coverage F - Medical Payments To Others

We do not cover **bodily injury**:

1. To you or any resident of your **residence premises** except a **residence employee**.
2. To a **residence employee** who is off the **insured location** and not in the course of employment by an **insured**.
3. To any person eligible to receive benefits provided or mandated under any workers' compensation, occupational disease or non-occupational disability law.
4. Resulting from any **nuclear hazard**.

Applying To Coverage E and F - Personal Liability and Medical Payments To Others

We do not cover **bodily injury** or **property damage** which:

1. arises from or during the course of **business** pursuits of an **insured**.
But we do cover:
 - a. that part of a residence of yours which is rented or available for rent:
 - (1) on an occasional basis for sole use as a residence.
 - (2) to no more than two roomers or boarders for sole use as a residence.
 - (3) as an office, studio or private garage.
 - b. part-time services performed directly by an **insured** under age 21 who is a resident of your household. "Part-time" means no more than 20 hours per week.
2. results from the rendering or failure to render **business** or professional services.
3. is either:
 - a. caused intentionally by or at the direction of an **insured**; or
 - b. results from any **occurrence** caused by an intentional act of any **insured** where the results are reasonably foreseeable.
4. results from the legal liability of any **insured** because of home care services provided to any **person** on a regular basis by or at the direction of:

- a. any **insured**;
- b. any employee of any **insured**;
- c. any other **person** actually or apparently acting on behalf of any **insured**.

Regular basis means more than 20 hours per week.

This exclusion does not apply to:

- a. home care services provided to the relatives of any **insured**;
 - b. occasional or part time home care services provided by any **insured** under 21 years of age.
5. results from an **insured** transmitting a communicable (including sexually transmitted) disease.
 6. results from an existing condition on an uninsured location owned by or rented to an **insured**.
 7. results from the ownership, maintenance, use, loading or unloading of:
 - a. **aircraft**
 - b. **motor vehicles**
 - c. jet skis and jet sleds or
 - d. any other watercraft owned or rented to an **insured** and which:
 - (1) has more than 50 horsepower inboard or inboard-outdrive motor power; or
 - (2) is powered by one or more outboard motors with more than 25 total horsepower; or
 - (3) is a sailing vessel 26 feet or more in length.

Exclusions 7c, and d do not apply while jet skis, jet sleds or watercraft are stored.

Exclusions 7a, b, c, and d do not apply to **bodily injury** to a **residence employee** in the course of employment by an **insured**.

8. results from the entrustment of any **aircraft, motor vehicles**, jet skis, or jet sleds to any **person**. Entrustment means the permission you give to any **person** other than you to use any personal **aircraft, motor vehicles**, jet skis, or jet sleds owned or controlled by you.
9. results from the entrustment of watercraft described in 7d above.
10. is caused directly or indirectly by war, including undeclared war, civil war, insurrection, rebellion, revolution, or warlike act by military personnel. Discharge of a nuclear weapon, whether or not accidental, is deemed a warlike act.
11. arises out of the sale or transfer of real property including but not limited to the following:
 - a. known or unknown property or structural defects;
 - b. known or hidden defects in the plumbing, heating, and electrical systems.
 - c. known or unknown soil conditions or drainage problems;
 - d. concealment or misrepresentation of any known defects.
12. arises out of any claim pertaining to the **insured location** which involves any agreement between any **insured** and a corporation or association of property owners.

Applying To Additional Coverages

Under *Damage to Property of Others* we do *not* cover damage:

- a. to property covered under Section I of this policy.
- b. to property owned by or rented to an **insured**, a tenant of an **insured**, or any resident of your household.
- c. purposely caused by an **insured** 13 years of age or older,
- d. arising out of:
 - (1) **business** pursuits;
 - (2) any act or omission relating to a premises owned, rented or controlled by an **insured**, other than the **insured location**;
 - (3) the ownership, maintenance, loading or unloading or use of a **motor vehicle, aircraft**, jet ski, jet sled, or watercraft.

SECTION II - CONDITIONS

1. **Limit of Liability.** The Limit of liability shown in the Declarations for Coverage E is the **Annual Aggregate Limit**. This is the most we will pay for all **occurrences** in each 12 month policy period regardless of the number of:

- a. **insureds**;
- b. claims made or suits brought; or
- c. **persons** or organizations making claims or bringing suits.

Subject to the **Annual Aggregate Limit**, the most we will pay under Coverage F for all medical expenses for **bodily injury** to one **person** in any one **occurrence** is the amount shown in the Declarations.

The amount of the **Annual Aggregate Limit** is the same as the per **occurrence** limit of Personal Liability as shown on the Declarations Page.

The **Annual Aggregate Limit** will be reinstated at each annual or anniversary date of this policy.

2. **Separate Insurance.** This insurance applies separately to each **insured**. This Condition does not increase our limit of liability for any one 12 month period.

3. **Duties After Loss.** In case of an **occurrence** the **insured** will perform the following duties:

- a. give written notice to us or our agent as soon as possible stating:
 - (1) the policy number and name of **insured**
 - (2) the time, place and circumstances of the **occurrence**.
 - (3) names and addresses of claimants and witnesses.
- b. promptly send us any legal papers received relating to a claim or suit.
- c. cooperate with and assist us in any matter relating to a claim or suit.
- d. under Damage to Property of Others Coverage, send us a sworn statement of loss within 60 days of the loss. Also exhibit any damaged property which is within the **insured's** control.
- e. the **insured** will not, except at the **insured's** own cost, voluntarily make any payment, assume any obligation or incur any expense except First Aid Expenses.

4. **Duties of an Injured Person - Coverage F - Medical Payments to Others.** The injured **person** or someone acting on behalf of the injured **person** will:

- a. give us written proof of claim as soon as possible, under oath if required.
- b. authorize us to obtain medical records and reports.

The injured **person** will submit to physical examination by a doctor we choose as often as we reasonably require.

5. **Payment of Claim - Coverage F - Medical Payments to Others.** Payment under this coverage is not an admission of liability by an **insured** or us.

6. **Suit Against Us.** We may not be sued unless there has been full compliance with the terms of this policy. No one has any right to make us a party to a suit to determine the liability of a **person** we insure. We may not be sued under Coverage E - Personal Liability until the obligation of the **insured** has been determined by final judgment or agreement signed by us.

7. **Bankruptcy of an Insured.** Bankruptcy or insolvency of an **insured** will not relieve us of our duties under this policy.

8. **Other Insurance - Coverage E - Personal Liability.** This insurance is excess over any other valid and collectible insurance. But if other insurance is specifically written as excess coverage over this policy, the limit of this policy applies first.

If other insurance is written by us, only the highest limit of any one policy applies to the loss.

GENERAL CONDITIONS

Applying To The Entire Policy

1. **Entire Contract.** This policy, the Declarations and any endorsements include all the agreements between you and us relating to this insurance.

2. **Policy Period.** This policy applies only to loss under Section I or **bodily injury** or **property damage** under Section II which occurs during the policy period as shown in the Declarations.
3. **Concealment or Fraud.** This entire policy is void if any **insured** has knowingly and willfully concealed or misrepresented any material fact or circumstance relating to this insurance before or after the loss.
4. **Coverage Changes.** We may change this policy or replace it to conform to coverage currently in use. If we broaden coverages without charge during or within 60 days prior to the policy period, the broadened coverage will apply immediately. If we restrict any coverages, these restrictions will not apply until the next renewal date. The change or new policy will be delivered to you or mailed to you at your mailing address shown on the Declarations at least 30 days before its effective date.

No other change or waiver in this policy is valid except by endorsement, new Declarations, or new policy issued by us.

If a premium adjustment is necessary, we will make the adjustment as of the effective date of the change.

5. **Cancellation.**
 - a. You may cancel this policy by:
 - (1) returning it to us, or
 - (2) notifying us in writing when cancellation is to take effect.
 - b. We may cancel this policy by mailing or delivering written notice to you, or your representative. Such notice will be mailed or delivered to the last address known to us. The mailing of it will be sufficient proof of notice.

Cancellation Reasons

We may cancel this policy only for the following reasons:

- (1) Non-payment of premium, whether payable to us or our agent. We may cancel at any time by notifying you at least 10 days before the date cancellation takes effect.
- (2) Any reason, when this policy has been in effect for less than 60 days and is not a renewal with us. We will notify you at least 10 days before the date cancellation takes effect.
If the policy period is longer than one year and has been in effect for 60 days or more we may cancel at the anniversary date for any reason. We will notify you at least 31 days before the cancellation takes effect.
- (3) If this policy has been in effect for 60 days or more, or at anytime if it is a renewal with us, we may cancel only for one or more of the following reasons.
 - (a) You have been convicted of a crime having as one of its necessary elements an act increasing any hazard insured against.
 - (b) Discovery of fraud or material misrepresentation by the **insured** or the **insured's** representative in either obtaining this policy or pursuing a claim under this policy.
 - (c) Discovery of grossly negligent acts or omissions by the **insured** or the **insured's** representative which substantially increases any of the hazards insured against.
 - (d) Physical changes in the insured property which result in its becoming uninsurable.
We will notify you in writing at least 31 days before the date cancellation takes effect.

c. Return of Premium:

Cancellation of or changes in this policy may result in a premium refund. If so we will send it to you within 31 days after the cancellation or change takes effect.

- (1) If you cancel this policy, we will return the short rate unused share of the premium.
- (2) If we cancel this policy, we will return the pro-rated unused share of the premium.

6. Non-Renewal.

We may elect:

- a. not to renew this policy; or
- b. to condition its renewal on a reduction of limits or a reduction or elimination of coverages.

We may do so by delivering to you, or mailing to you at your mailing address shown in the Declarations, written notice at least 30 days before the expiration date of this policy. The mailing of it will be sufficient proof of notice.

If this policy is written for a period of less than one year we agree not to refuse to renew except at the end of an annual period beginning with the original or renewal effective date.

7. **Assignment.** Your interest in this policy may not be transferred to another **person** without our written consent. If you should die, we cover:
 - a. any member of your household who is an **insured** at the time of your death, but only while a resident of the **residence premises**.
 - b. your legal representative, but only with respect to your premises and property covered under the policy at the time of death.
 - c. any **person** having proper custody of your insured property until a legal representative is appointed.
8. **Subrogation.** An **insured** may waive in writing before a loss all rights of recovery against any **person**. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us. If we seek an assignment, an **insured** will help us to secure these rights and do nothing to impair them. Subrogation does not apply under Section II to Medical Payments to Others or Damage to Property of Others.
9. **Conflict of Terms.** If there are terms of this policy which conflict with laws of the state where issued, the terms are amended to conform to such laws.
10. **Policy Fees.** (Applies only if policy is issued in Mid-Century Insurance Company.) If you pay a Policy Fee it is fully earned when the policy is issued. It is not part of the premium. It is not returnable. However, you may apply it as a credit toward policy fees required for other insurance accepted by us.

RECIPROCAL PROVISIONS

(Applicable Only If This Policy Is Issued By The Fire Insurance Exchange Or Farmers Insurance Exchange)

This policy is made and accepted in consideration of your premium payment to us. It is also in consideration of the power of attorney you signed as part of your application and the information you gave to us on your application. Some of your statements actually become a part of the policy which we call "The Declarations."

When you signed the power of attorney authority on your application, you authorized the Underwriters Association to execute interinsurance policies between you and other subscribers.

Nothing in this policy is intended, or shall be construed, to create either:

1. A partnership or mutual insurance association.
2. Any joint liability.

We may sue or be sued in our own name, as though we were an individual, if necessary to enforce any claims which arise under this policy. In any suit against us, service of process shall be upon the Underwriters Association, Attorney-in-Fact.

Membership fees which you pay are not part of the premium. They are fully earned when you are granted membership and coverage is effective. They are not returnable. However, they may be applied as a credit to membership fees required of you for other insurance which we agree to write.

We hold the Annual Meeting of the members of the Fire Insurance Exchange at our Home Office at Los Angeles, California, on the first Monday following the 15th day of March of each year at 10:00 a.m. If this policy is issued by the Farmers Insurance Exchange, we hold such meeting at the same place on the same day each year at 2:00 p.m.

The Board of Governors may elect to change the time and place of the meeting. If they do so, you will be mailed a written or printed notice at your last known address at least ten (10) days before such a time. Otherwise, no notice will be sent to you.

The Board of Governors shall be chosen by subscribers from among yourselves. This will take place at the Annual Meeting or at any special meeting which is held for that purpose. The Board of Governors shall have full power and authority to establish such rules and regulations for our management as are not inconsistent with the subscriber's agreements.

Your premium for this policy and all payment made for its continuance shall be payable to us at our Home Office or such location named by us in your premium invoice.

The funds which you pay shall be placed to your credit on our records. They will be applied to the payment of your proportion of losses and expenses and to the establishment of reserves and general surplus. The Board of Governors or its Executive Committee has the authority to deposit, withdraw, invest, and reinvest such funds. You agree that any amount which the Board of Governors allocates to our surplus fund may be retained by us. Also after provision is made for all of our liabilities, it may be applied to any purpose deemed proper and advantageous to you and other policyholders.

This policy is non-assessable.

This policy shall not be effective unless countersigned on the Declarations Page by a duly authorized representative of the Company named on the Declarations.

The Company named on the Declarations has caused this policy to be signed by the Officers shown below.

FIRE INSURANCE EXCHANGE®

by Fire Underwriters Association,
Attorney-in-Fact

FARMERS INSURANCE EXCHANGE®

by Farmers Underwriters Association,
Attorney-in-Fact

MID-CENTURY INSURANCE COMPANY®

Farmers Insurance Company of Arizona

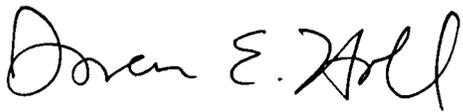
Farmers Insurance Company of Idaho

Farmers Insurance Company of Oregon

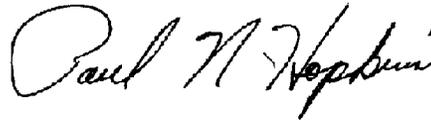
Illinois Farmers Insurance Company

Farmers Insurance Company, Inc.

Farmers Insurance of Columbus, Inc.



Secretary



Vice President

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