

SERFF Tracking Number:	SFMA-125267273	State:	Arkansas
Filing Company:	State Farm Fire and Casualty Company	State Tracking Number:	AR-PC-07-025894
Company Tracking Number:	MH-22459		
TOI:	04.0 Homeowners	Sub-TOI:	04.0002 Mobile Homeowners
Product Name:	MH-22459		
Project Name/Number:	MH-22459/MH-22459		

Filing at a Glance

Company: State Farm Fire and Casualty Company

Product Name: MH-22459

SERFF Tr Num: SFMA-125267273 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: AR-PC-07-025894

Sub-TOI: 04.0002 Mobile Homeowners

Co Tr Num: MH-22459

State Status:

Filing Type: Form

Co Status:

Reviewer(s): Becky Harrington,
Betty Montesi, Brittany Yielding

Authors: Richard Haberer, Sheri
Anderson

Disposition Date: 08/31/2007

Date Submitted: 08/24/2007

Disposition Status: Approved

Effective Date Requested (New): 01/01/2008

Effective Date (New): 01/01/2008

Effective Date Requested (Renewal): 04/01/2008

Effective Date (Renewal):

04/01/2008

General Information

Project Name: MH-22459

Status of Filing in Domicile: Not Filed

Project Number: MH-22459

Domicile Status Comments: N/A

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 08/31/2007

State Status Changed: 08/24/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We respectfully request your approval of a revision in the forms and endorsements for our Manufactured Home Program. Many of the changes we are making are consistent with revisions that have previously been implemented in our Homeowners Program. We have also updated the policy to incorporate several coverage changes currently being added by separate endorsements. Some of the additional changes respond to a changing legal environment and specify the coverage we intend to provide in a way that is consistent with the new environment.

One goal of this policy update is to make the coverages in our Manufactured Home Policy mirror those available to our Homeowners policyholders as much as possible. The evolution of the manufactured home industry towards improved

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standards and building processes call for a product that reflects this fast growing market. With this move toward consistency with our Homeowners product, two policy changes we are making will reduce the coverage included in our Manufactured Home Policy:

- FLOOD – Coverage for loss from flood is being removed from the policy. We will communicate with our policyholders, at multiple points in the conversion process, that they should contact their agent if they are interested in applying for flood coverage through the National Flood Insurance Program.
- EARTH MOVEMENT – Coverage for loss caused by earth movement is being removed from the policy. Option EM, which provided earth movement coverage, has been deleted. All policyholders will be offered the opportunity to purchase earthquake coverage when they receive their new policy.

An additional change we are making is the addition of a Section II liability exclusion for fungus. This exclusion applies to bodily injury or property damage arising out of the actual, alleged or threatened contact with, or exposure to, fungus (including mold).

The Manufactured Home Policy remains an actual cash value contract. Currently, policyholders with eligible manufactured homes can purchase replacement cost coverage for their dwelling and other appurtenant structures via a separate endorsement. In addition, all policyholders have the option to purchase replacement cost coverage for their contents by separate endorsement. With this rewrite, we are introducing two Loss Settlement Provisions for Coverage B – Personal Property (B1 and B2). These provisions, like those in our Homeowners Policy, provide for replacement cost or actual cash value loss settlement based on the insured's coverage selection. These loss settlement provisions replace the existing endorsement approach to providing this coverage. The policy Declarations Page will indicate which Loss Settlement Provision applies.

To aid in your review, enclosed are the following:

Policy and Endorsement Synopsis – The forms and endorsements are listed in numerical order. A brief description of each form and endorsement is provided.

Endorsement Exhibits – A summary of the endorsements that are being revised, deleted, continued without change and new endorsements.

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Form Comparisons – A comparison between the policy language for the current and proposed policy form. This comparison details coverage broadenings and restrictions. Also for changed endorsements, a comparison between the current and proposed language is provided.

Policy Forms and Endorsements – The policy form and all endorsements to be used in the revised program.

A companion rate and rule filing is being submitted under separate cover and is identified as filing number MH-22458.

Company and Contact

Filing Contact Information

Tom Monson, tom.monson.apky@statefarm.com
 One State Farm Plaza (309) 766-2270 [Phone]
 Bloomington, IL 61710 (309) 766-0225[FAX]

Filing Company Information

State Farm Fire and Casualty Company	CoCode: 25143	State of Domicile: Illinois
1 State Farm Plaza	Group Code: 176	Company Type:
Bloomington, IL 61710	Group Name:	State ID Number:
(309) 735-0649 ext. [Phone]	FEIN Number: 37-0533080	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per filing X 1 filing = \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Fire and Casualty Company	\$50.00	08/24/2007	15284714

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	08/31/2007	08/31/2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	08/29/2007	08/29/2007	Richard Haberer	08/31/2007	08/31/2007

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Disposition

Disposition Date: 08/31/2007

Effective Date (New): 01/01/2008

Effective Date (Renewal): 04/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	AR Manufactured Home Synopsis & Endorsement Exhibits	Approved	Yes
Supporting Document	Side by Side Comparisons	Approved	Yes
Supporting Document	Side by Sides	Approved	Yes
Form	Manufactured Home Dec Page	Approved	Yes
Form	Manufactured Home Policy	Approved	Yes
Form	Coverage B Inflation Coverage	Approved	Yes
Form	Off Premises Structures	Approved	Yes
Form	Coverage D - Loss Assessments	Approved	Yes
Form	Nurses' Professional Liability	Approved	Yes
Form	Actual Cash Value on Specified Structures	Approved	Yes
Form	Additional Insured - Special Event	Approved	Yes
Form	Additional Insured	Approved	Yes
Form	Child Care Liability	Approved	Yes
Form (revised)	Amendatory Endorsement	Approved	Yes
Form	Amendatory Endorsement		Yes
Form	Earthquake Endorsement	Approved	Yes
Form	Rented Manufactured Home	Approved	Yes
Form	Products and Completed Operations Exclusion	Approved	Yes
Form	Acts, Errors, and Omissions Exclusion	Approved	Yes
Form	Inflation and Dwelling Replacement Cost	Approved	Yes
Form	Joint Ownership	Approved	Yes
Form	Motor Vehicle Endorsement	Approved	Yes
Form	Personal Property Inflation and Replacement Cost	Approved	Yes
Form	Fungus (Including Mold) Exclusion	Approved	Yes
Form	Flood Amendatory Endorsement	Approved	Yes
Form	Flood Exclusion Endorsement	Approved	Yes
Form	Dwelling & Personal Property	Approved	Yes

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Form Inflation/Personal Property RC
Form Inflation and Dwelling/Personal Property Approved Yes
Replacement Cost

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Project Name/Number: MH-22459/MH-22459

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/29/2007
Submitted Date 08/29/2007

Respond By Date

Dear Tom Monson,

This will acknowledge receipt of the captioned filing.

Objection 1

- Manufactured Home Policy (Form)

Comment: Please send a side-by-side comparison for form FP-7933.2.

Objection 2

- Manufactured Home Policy (Form)

Comment:

Please amend the lienholder clause to comply with Arkansas Code Annotated 23-66-206(9)(B) and 23-88-105.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/31/2007
Submitted Date 08/31/2007

Dear Becky Harrington,

Comments:

Response 1

Comments: Dear Ms. Harrington,

Thank you for your review of our filing MH-22459. Please find attached, the policy side-by-side as requested, an updated FE-7204.1 Amendatory Endorsement and its accompanying side-by-side. We feel the Amendatory

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Endorsement now complies with the referenced Arkansas Codes.

Thank you for your time and consideration with this filing.

Related Objection 1

Applies To:

- Manufactured Home Policy (Form)

Comment:

Please send a side-by-side comparison for form FP-7933.2.

Related Objection 2

Applies To:

- Manufactured Home Policy (Form)

Comment:

Please amend the lienholder clause to comply with Arkansas Code Annotated 23-66-206(9)(B) and 23-88-105.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Side by Sides

Comment:

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Amendatory Endorsement	FE-7204.1		Endorsement/Amendment/Conditions	Replaced		0	7204-1.pdf
Previous Version							
Amendatory Endorsement	FE-7204.1		Endorsement/Amendment/Conditions	Replaced		0	7204-1.pdf

No Rate/Rule Schedule items changed.

Sincerely,
 Richard Haberer, Sheri Anderson

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Manufactured Home Dec Page	FP-7090.4C		Declaration Replaced s/Schedule	Replaced Form #:0.00 FP-7090.3C Previous Filing #:		FP-7090.4C.pdf
Approved	Manufactured Home Policy	FP-7933.2		Policy/Cove Replaced rage Form	Replaced Form #:0.00 FP-7933.1 Previous Filing #:		FP-7933-2.pdf
Approved	Coverage B Inflation Coverage	FE-3200		Endorsement/Amendment/Conditions New		0.00	FE-3200.pdf
Approved	Off Premises Structures	FE-5255.1		Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 FE-7454.1 Previous Filing #:		FE-5255-1.pdf
Approved	Coverage D - Loss Assessments	FE-5256		Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 FE-7465.3 Previous Filing #:		FE-5256.pdf
Approved	Nurses' Professional Liability	FE-5257		Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 FE-7467.1 Previous Filing #:		FE-5257.pdf
Approved	Actual Cash Value on Specified Structures	FE-5260		Endorsement/Amendment/Conditions New		0.00	FE-5260.pdf
Approved	Additional Insured - Special Event	FE-5263		Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 FE-7544 Previous Filing #:		FE-5263.pdf
Approved	Additional Insured	FE-5267		Endorsement/Amendment/Conditions New		0.00	FE-5267.pdf

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Approval	Category	FE Number	Description	Amount	File Name
Approved	Child Care Liability	FE-5268	Endorsement/Amendment/Conditions Replaced	0.00	FE-5268.pdf
Approved	Amendatory Endorsement	FE-7204.1	Endorsement/Amendment/Conditions Replaced	0.00	7204-1.pdf
Approved	Earthquake Endorsement	FE-7300.4	Endorsement/Amendment/Conditions New	0.00	FE-7300.4.pdf
Approved	Rented Manufactured Home	FE-7437.3	Endorsement/Amendment/Conditions Replaced	0.00	FE-7437-3.pdf
Approved	Products and Completed Operations Exclusion	FE-7485.1	Endorsement/Amendment/Conditions New	0.00	FE-7485.1.pdf
Approved	Acts, Errors, and Omissions Exclusion	FE-7486	Endorsement/Amendment/Conditions New	0.00	FE-7486.pdf
Approved	Inflation and Dwelling Replacement Cost	FE-7528.3	Endorsement/Amendment/Conditions Replaced	0.00	FE-7528.3.pdf
Approved	Joint Ownership	FE-7566	Endorsement/Amendment/Conditions New	0.00	FE-7566.pdf
Approved	Motor Vehicle Endorsement	FE-5452	Endorsement/Amendment/Conditions Withdrawn	0.00	
Approved	Personal	FE-5705	Endorsement/Amendment/Conditions Withdrawn	0.00	

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	Property Inflation and Replacement Cost		nt/Amendm ent/Condi ons	Previous Filing #:
Approved	Fungus (Including Mold) Exclusion	FE-5901	Endorseme nt/Amendm ent/Condi ons	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Flood Amendatory Endorsement	FE-7377.1	Endorseme nt/Amendm ent/Condi ons	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Flood Exclusion Endorsement	FE-7431.3	Endorseme nt/Amendm ent/Condi ons	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Dwelling & Personal Property Inflation/Personal Property RC	FE-7522.3	Endorseme nt/Amendm ent/Condi ons	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Inflation and Dwelling/Persona l Property Replacement Cost	FE-7529.2	Endorseme nt/Amendm ent/Condi ons	Withdrawn Replaced Form #:0.00 Previous Filing #:



DECLARATIONS PAGE

Named Insured

Policy Number

Policy Period: Effective Date Expiration Date

The policy period begins and ends at standard time at the residence premises.

MANUFACTURED HOME POLICY

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Location of Residence Premises

Description:

Serial No:

Coverages & Property

Limits of Liability

SECTION I

Deductibles: -

SECTION II

- L Personal Liability (Each Occurrence)
Damage to Property of Others
- M Medical Payments to Others (Each Person)

In case of loss under this policy, the deductibles will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to policy.

Loss Settlement Provision (See Policy)

Policy Premium

Forms, Options, & Endorsements

Other limits and exclusions may apply - refer to your policy

Your policy consists of this page, any endorsements and the policy form. Please keep these together.

TABLE OF CONTENTS

DECLARATIONS

Your Name
Location of Your Residence
Description of Your Manufactured Home
Policy Period
Coverages
Limits of Liability
Deductibles

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MANUFACTURED HOME POLICY

DECLARATIONS CONTINUED

We agree to provide the insurance described in this policy:

1. based on your payment of premium for the coverages you chose;
2. based on your compliance with all applicable provisions of this policy; and
3. in reliance on your statements in these **Declarations**.

You agree, by acceptance of this policy, that:

1. you will pay premiums when due and comply with the provisions of the policy;
2. the statements in these **Declarations** are your statements and are true;

3. we insure you on the basis your statements are true; and
4. this policy contains all of the agreements between you and us and any of our agents.

Unless otherwise indicated in the application, you state that during the three years preceding the time of your application for this insurance your Loss History and Insurance History are as follows:

1. Loss History: you have not had any losses, insured or not; and
2. Insurance History: you have not had any insurer or agency cancel or refuse to issue or renew similar insurance to you or any household member.

DEFINITIONS

"You" and "your" mean the "named insured" shown in the **Declarations**. Your spouse is included if a resident of your household. "We", "us" and "our" mean the Company shown in the **Declarations**.

Certain words and phrases are defined as follows:

1. "**bodily injury**" means physical injury, sickness, or disease to a person. This includes required care, loss of services and death resulting therefrom.

Bodily injury does not include:

- a. any of the following which are communicable: disease, bacteria, parasite, virus, or other organism, any of which are transmitted by any **insured** to any other person;
 - b. the exposure to any such disease, bacteria, parasite, virus, or other organism by any **insured** to any other person; or
 - c. emotional distress, mental anguish, humiliation, mental distress, mental injury, or any similar injury unless it arises out of actual physical injury to some person.
2. "**business**" means a trade, profession or occupation. This includes farming.

3. "**Declarations**" means the policy **Declarations**, any amended **Declarations**, the most recent renewal notice or certificate, an Evidence of Insurance form or any endorsement changing any of these.
4. "**fungus**" means any type or form of fungi, including mold or mildew, and any mycotoxins, spores, scents or byproducts produced or released by fungi.
5. "**insured**" means you and, if residents of your household:
 - a. your relatives; and
 - b. any other person under the age of 21 who is in the care of a person described above.

Under Section II, "**insured**" also means:

- c. with respect to animals or watercraft to which this policy applies, the person or organization legally responsible for them. However, the animal or watercraft must be owned by you or a person included in 5.a. or 5.b. A person or organization using or having custody of these animals or watercraft in the course of a **business**, or without permission of the owner, is not an **insured**; and

- d. with respect to any vehicle to which this policy applies, any person while engaged in your employment or the employment of a person included in 5.a. or 5.b.
6. **"insured location"** means:
- a. the **residence premises**;
 - b. the part of any other premises, other structures and grounds used by you as a residence. This includes premises, structures and grounds you acquire while this policy is in effect for your use as a residence;
 - c. any premises used by you in connection with the premises included in 6.a. or 6.b.;
 - d. any part of a premises not owned by an **insured** but where an **insured** is temporarily residing;
 - e. land owned by or rented to an **insured** on which a one or two family dwelling is being constructed as a residence for an **insured**;
 - f. individual or family cemetery plots or burial vaults owned by an **insured**;
 - g. any part of a premises occasionally rented to an **insured** for other than **business** purposes;
 - h. vacant land owned by or rented to an **insured**. This does not include farm land; and
 - i. farm land (without buildings), rented or held for rental to others, but not to exceed a total of 500 acres, regardless of the number of locations.
7. **"in transit"** means the period of time during which the leveling jacks or blocks are removed or all utilities are disconnected for the purpose of transporting the dwelling from one location to another. This applies whether or not the dwelling is momentarily in motion and whether on a public roadway or otherwise. The dwelling will not be considered **in transit** if it is being moved as an emergency measure to protect it from an impending loss from a Loss Insured.
8. **"motor vehicle"**, when used in Section II of this policy, means:
- a. a land motor vehicle designed for travel on public roads or subject to motor vehicle registration;
 - b. a trailer or semi-trailer designed for travel on public roads and subject to motor vehicle registration;
 - c. a "recreational vehicle" while off an **insured location**. "Recreational vehicle", means a motorized vehicle designed for recreation principally off public roads that is owned or leased by an **insured**. This includes, but is not limited to, a motorized all terrain vehicle, amphibious vehicle, dune buggy, go-cart, golf cart, snowmobile, trailbike, minibike and personal assistive mobility device;
 - d. a "locomotive" while off an **insured location**. "Locomotive" means a self-propelled vehicle for pulling or pushing freight or passenger cars on tracks that is large enough to carry a person and is owned or leased by an **insured**;
 - e. a bulldozer, track loader, backhoe, high-hoe, trencher, grader, crane, self-propelled scraper, excavator, pipe-layer, cherry picker, telehandler, logging vehicle, mining vehicle or road building vehicle that is owned or leased by an **insured** while off an **insured location**;
 - f. any vehicle while being towed or pushed by or carried on a vehicle included in a., b., c., d. or e.;
 - g. the following are not **motor vehicles**:
 - (1) a motorized land vehicle in dead storage on an **insured location**;
 - (2) a boat, camp, home or utility trailer not being towed or pushed by or carried on a vehicle included in a., b., c., d. or e.;
 - (3) a motorized golf cart while used for golfing purposes;
 - (4) a motorized vehicle or trailer designed to assist the handicapped that is not designed for travel on public roads or subject to motor vehicle registration;
 - h. "leased" does not include temporary rental.

9. “**occurrence**”, when used in Section II of this policy, means an accident, including exposure to conditions, which results in:

- a. **bodily injury**; or
- b. **property damage**;

during the policy period. Repeated or continuous exposure to the same general conditions is considered to be one **occurrence**.

10. “**property damage**” means physical damage to or destruction of tangible property, including loss of use of this property. Theft or conversion of property by any **insured** is not **property damage**.

11. “**residence employee**” means an employee of an **insured** who performs duties, including household or domestic services, in connection with the maintenance or use of the **residence premises**. This includes employees who perform similar duties elsewhere for you. This does not include employees while performing duties in connection with the **business** of an **insured**.

12. “**residence premises**” means:

- a. the one, two, three or four-family dwelling, other structures and grounds; or
- b. that part of any other building;

where you reside and which is shown in the **Declarations**.

SECTION I - COVERAGES

COVERAGE A - DWELLING

1. **Dwelling**. We cover the dwelling used principally as a private residence on the **residence premises** shown in the **Declarations**.

Dwelling includes:

- a. structures attached to the dwelling;
- b. materials and supplies located on or adjacent to the **residence premises** for use in the construction, alteration or repair of the dwelling or other structures on the **residence premises**;
- c. foundation, floor slab and footings supporting the dwelling;
- d. wall-to-wall carpeting attached to the dwelling;
- e. parts, equipment, furniture and accessories which are built into and form a permanent part of the dwelling;
- f. permanently attached carports or garages, awnings, skirting, porches, tie-down equipment; and
- g. dwelling structure equipment.

2. **Dwelling Extension**. We cover other structures on the **residence premises**, separated from the dwelling by clear space. Structures connected to the dwelling by

only a fence, utility line, or similar connection are considered to be other structures.

We do not cover other structures:

- a. not permanently attached to or otherwise forming a part of the realty;
- b. used in whole or in part for **business** purposes unless such use consists solely of use of office space for paperwork, computer work or use of a telephone, and consists solely of activities that are:
 - (1) duties of the **insured's** employment by another; and
 - (2) performed solely by the **insured**; or
- c. rented or held for rental to a person not a tenant of the dwelling, unless used solely as a private garage.

3. **Property Not Covered**. We do not cover:

- a. land, including the land necessary to support any Coverage A property;
- b. any costs required to replace, rebuild, stabilize, or otherwise restore the land; or
- c. the costs of repair techniques designed to compensate for or prevent land instability to any property, whether or not insured under Coverage A.

COVERAGE B - PERSONAL PROPERTY

1. **Property Covered.** We cover personal property owned or used by an **insured** while it is anywhere in the world. This includes structures not permanently attached to or otherwise forming a part of the realty. At your request, we will cover personal property owned by others while the property is on the part of the **residence premises** occupied exclusively by an **insured**. At your request, we will also cover personal property owned by a guest or a **residence employee**, while the property is in any other residence occupied by an **insured**.

We cover personal property usually situated at an **insured's** residence, other than the **residence premises**, for up to \$1,000 or 10% of the Coverage B limit, whichever is greater. This limitation does not apply to personal property in a newly acquired principal residence for the first 30 days after you start moving the property there. If the **residence premises** is a newly acquired principal residence, personal property in your immediate past principal residence is not subject to this limitation for the first 30 days after the inception of this policy.

Special Limits of Liability. These limits do not increase the Coverage B limit. The special limit for each of the following categories is the total limit for each loss for all property in that category:

- a. \$200 on money, coins and medals, including any of these that are a part of a collection, bank notes, bullion, gold other than goldware, silver other than silverware and platinum;
- b. \$1,000 on property used or intended for use in a **business**, including merchandise held as samples or for sale or for delivery after sale, while on the **residence premises**. This coverage is limited to \$250 on such property away from the **residence premises**.

Electronic data processing system equipment or the recording or storage media used with that equipment is not included under this coverage;

- c. \$1,000 on securities, checks, cashier's checks, traveler's checks, money orders and other

negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports and tickets;

- d. \$1,000 on watercraft of all types and outboard motors, including their trailers, furnishings and equipment;
 - e. \$1,000 on trailers not used with watercraft;
 - f. \$1,000 for loss by theft of jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones;
 - g. \$2,500 on stamps, trading cards and comic books, including any of these that are a part of a collection;
 - h. \$2,500 for loss by theft of firearms;
 - i. \$2,500 for loss by theft of silverware and goldware;
 - j. \$5,000 on electronic data processing system equipment and the recording or storage media used with that equipment. There is no coverage for said equipment or media while located away from the **residence premises** except when said equipment or media are removed from the **residence premises** for the purpose of repair, servicing or temporary use. An **insured** student's equipment and media are covered while at a residence away from home; and
 - k. \$5,000 on any one article and \$10,000 in the aggregate for loss by theft of any rug, carpet (except wall-to-wall carpet), tapestry, wall-hanging or other similar article.
2. **Property Not Covered.** We do not cover:
 - a. articles separately described and specifically insured in this or any other insurance;
 - b. animals, birds or fish;
 - c. any engine or motor propelled vehicle or machine, including the parts, designed for movement on land. We do cover those not licensed for use on public highways which are:

- (1) used solely to service the **insured location**;
or
- (2) designed for assisting the handicapped;
- d. devices or instruments for the recording or reproduction of sound permanently attached to an engine or motor propelled vehicle. We do not cover tapes, wires, records or other mediums that may be used with these devices or instruments while in the vehicle;
- e. aircraft and parts;
- f. property of roomers, boarders, tenants and other residents not related to an **insured**. We do cover property of roomers, boarders and other residents related to an **insured**;
- g. property regularly rented or held for rental to others by an **insured**. This exclusion does not apply to property of an **insured** in a sleeping room rented to others by an **insured**;
- h. property rented or held for rental to others away from the **residence premises**;
- i. any citizens band radios, radio telephones, radio transceivers, radio transmitters, radar or laser detectors, antennas and other similar equipment permanently attached to an engine or motor propelled vehicle;
- j. books of account, abstracts, drawings, card index systems and other records. This exclusion does not apply to any recording or storage media for electronic data processing. We will cover the cost of blank books, cards or other blank material plus the cost of labor you incur for transcribing or copying such records;
- k. recording or storage media for electronic data processing that cannot be replaced with other of like kind and quality on the current retail market;
- l. appliances, equipment and accessories which are built into and form a permanent part of the dwelling; or

- m. tires and wheels detached from the dwelling and while away from the **residence premises**.

COVERAGE C - LOSS OF USE

1. **Additional Living Expense.** When a Loss Insured causes the **residence premises** to become uninhabitable, we will cover the necessary increase in cost you incur to maintain your standard of living for up to 24 months. Our payment is limited to incurred costs for the shortest of: (a) the time required to repair or replace the premises; (b) the time required for your household to settle elsewhere; or (c) 24 months. This coverage is not reduced by the expiration of this policy.
2. **Fair Rental Value.** When a Loss Insured causes that part of the **residence premises** rented to others or held for rental by you to become uninhabitable, we will cover its fair rental value. Payment shall be for the shortest time required to repair or replace the part of the premises rented or held for rental, but not to exceed 12 months. This period of time is not limited by expiration of this policy. Fair rental value shall not include any expense that does not continue while that part of the **residence premises** rented or held for rental is uninhabitable.
3. **Prohibited Use.** When a civil authority prohibits your use of the **residence premises** because of direct damage to a neighboring premises by a Loss Insured, we will cover any resulting Additional Living Expense and Fair Rental Value. Coverage is for a period not exceeding two weeks while use is prohibited.

We do not cover loss or expense due to cancellation of a lease or agreement.

SECTION I - ADDITIONAL COVERAGES

The following Additional Coverages are subject to all the terms, provisions, exclusions and conditions of this policy.

1. **Debris Removal.** We will pay the reasonable expenses you incur in the removal of debris of covered property damaged by a Loss Insured. This expense is included in the limit applying to the damaged property.

When the amount payable for the property damage plus the debris removal exceeds the limit for the damaged property, an additional 5% of that limit is available for debris removal expense. This additional amount of insurance does not apply to Additional Coverage, item 3. Trees, Shrubs and Other Plants.

We will also pay up to \$500 in the aggregate for each loss to cover the reasonable expenses you incur in the removal of tree debris from the **residence premises** when the tree has caused a Loss Insured to Coverage A property.

2. **Temporary Repairs.** If damage is caused by a Loss Insured, we will pay the reasonable and necessary cost you incur for temporary repairs to covered property to protect the property from further immediate damage or loss. This coverage does not increase the limit applying to the property being repaired.
3. **Trees, Shrubs and Other Plants.** We cover outdoor trees, shrubs, plants or lawns, on the **residence premises**, for direct loss caused by the following: Fire or lightning, Explosion, Riot or civil commotion, Aircraft, Vehicles (not owned or operated by a resident of the **residence premises**), Vandalism or malicious mischief or Theft.

The limit for this coverage, including the removal of debris, shall not exceed 5% of the amount shown in the **Declarations** for COVERAGE A - DWELLING. We will not pay more than \$500 for any one outdoor tree, shrub or plant, including debris removal expense. This coverage may increase the limit otherwise applicable. We do not cover property grown for **business** purposes.

4. **Fire Department Service Charge.** We will pay up to \$500 for your liability assumed by contract or agreement for fire department charges. This means charges incurred when the fire department is called to save or protect covered property from a Loss Insured. No deductible applies to this coverage. This coverage may increase the limit otherwise applicable.
5. **Property Removed.** Covered property, while being removed from a premises endangered by a Loss Insured, is covered for any accidental direct physical

loss. This coverage also applies to the property for up to 30 days while removed. We will also pay for reasonable expenses incurred by you for the removal and return of the covered property. This coverage does not increase the limit applying to the property being removed.

6. **Credit Card, Bank Fund Transfer Card, Forgery and Counterfeit Money.**

- a. We will pay up to \$1,000 for:
 - (1) the legal obligation of an **insured** to pay because of the theft or unauthorized use of credit cards and bank fund transfer cards issued to or registered in an **insured's** name. If an **insured** has not complied with all terms and conditions under which the cards are issued, we do not cover use by an **insured** or anyone else;
 - (2) loss to an **insured** caused by forgery or alteration of any check or negotiable instrument; and
 - (3) loss to an **insured** through acceptance in good faith of counterfeit United States or Canadian paper currency.

No deductible applies to this coverage.

We will not pay more than the limit stated above for forgery or alteration committed by any one person. This limit applies when the forgery or alteration involves one or more instruments in the same loss.

- b. We do not cover loss arising out of **business** pursuits or dishonesty of an **insured**.
- c. Defense:
 - (1) We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend claims or suits ends when the amount we pay for the loss equals our limit of liability.
 - (2) If claim is made or a suit is brought against an **insured** for liability under the Credit Card or Bank Fund Transfer Card coverage, we will provide a defense. This defense is at our expense by counsel of our choice.

(3) We have the option to defend at our expense an **insured** or an **insured's** bank against any suit for the enforcement of payment under the Forgery coverage.

7. **Power Interruption.** We cover accidental direct physical loss caused directly or indirectly by a change of temperature which results from power interruption that takes place on the **residence premises**. The power interruption must be caused by a Loss Insured occurring on the **residence premises**. The power lines off the **residence premises** must remain energized. This coverage does not increase the limit applying to the damaged property.

8. **Refrigerated Products.** Coverage B is extended to cover the contents of deep freeze or refrigerated units on the **residence premises** for loss due to power failure or mechanical failure. If mechanical failure or power failure is known to you, all reasonable means must be used to protect the property insured from further damage or this coverage is void. Power failure or mechanical failure shall not include:

- a. removal of a plug from an electrical outlet; or
- b. turning off an electrical switch unless caused by a Loss Insured.

This coverage does not increase the limit applying to the damaged property.

9. **Arson Reward.** We will pay \$1,000 for information which leads to an arson conviction in connection with a fire loss to property covered by this policy. This coverage may increase the limit otherwise applicable. However, the \$1,000 limit shall not be increased regardless of the number of persons providing information. No deductible applies to this coverage.

10. **Volcanic Action.** We cover direct physical loss to a covered building or covered property contained in a building resulting from the eruption of a volcano when the loss is directly and immediately caused by:

- a. volcanic blast or airborne shock waves;
- b. ash, dust or particulate matter; or
- c. lava flow.

We will also pay for the removal of that ash, dust or particulate matter which has caused direct physical loss to a covered building or covered property contained in a building.

One or more volcanic eruptions that occur within a 72-hour period shall be considered one volcanic eruption.

This coverage does not increase the limit applying to the damaged property.

11. **Collapse.** We insure only for direct physical loss to covered property involving the sudden, entire collapse of a building or any part of a building.

Collapse means actually fallen down or fallen into pieces. It does not include settling, cracking, shrinking, bulging, expansion, sagging or bowing.

The collapse must be directly and immediately caused only by one or more of the following:

- a. perils described in **SECTION I - LOSSES INSURED, COVERAGE B - PERSONAL PROPERTY**. These perils apply to covered building and personal property for loss insured by this Additional Coverage;
- b. hidden decay of a supporting or weight-bearing structural member of the building;
- c. hidden insect or vermin damage to a structural member of the building;
- d. weight of contents, equipment, animals or people;
- e. weight of ice, snow, sleet or rain which collects on a roof; or
- f. use of defective material or methods in the construction (includes remodeling or renovation) of the building, if the collapse occurs during the course of the construction of the building.

Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under items b., c., d., e. and f. unless the loss is the direct and immediate cause of the collapse of the building.

This coverage does not increase the limit applying to the damaged property.

12. **Locks.** We will pay the reasonable expenses you incur to re-key locks on exterior doors of the dwelling located on the **residence premises**, when the keys to those locks are a part of a covered theft loss.

No deductible applies to this coverage.

SECTION I - LOSSES INSURED

COVERAGE A - DWELLING

We insure for accidental direct physical loss to the property described in Coverage A, except as provided in **SECTION I - LOSSES NOT INSURED**.

COVERAGE B - PERSONAL PROPERTY

We insure for accidental direct physical loss to property described in Coverage B caused by the following perils, except as provided in **SECTION I - LOSSES NOT INSURED**:

1. **Fire or lightning.**
2. **Windstorm or hail.** This peril does not include loss to property contained in a building caused by rain, snow, sleet, sand or dust. This limitation does not apply when 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 of all types and their trailers, furnishings, equipment, and outboard motors, only while inside a fully enclosed building.
3. **Explosion.**
4. **Riot or civil commotion.**
5. **Aircraft,** including self-propelled missiles and spacecraft.
6. **Vehicles,** meaning impact by a vehicle.
7. **Smoke,** meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from agricultural smudging or industrial operations.
8. **Vandalism or malicious mischief,** meaning only willful and malicious damage to or destruction of property.
9. **Theft,** including attempted theft and loss of property from a known location when it is probable that the property has been stolen.

This peril does not include:

- a. loss of a precious or semi-precious stone from its setting;
- b. loss caused by theft:
 - (1) committed by an **insured** or by any other person regularly residing on the **insured location**. Property of a student who is an **insured** is covered while located at a residence away from home, if the theft is committed by a person who is not an **insured**;
 - (2) in or to a dwelling under construction or of materials and supplies for use in the construction until the dwelling is completed and occupied; or
 - (3) from the part of a **residence premises** rented to others:
 - (a) caused by a tenant, members of the tenant's household, or the tenant's employees;
 - (b) of money, bank notes, bullion, gold, goldware, silver, silverware, pewterware, platinum, coins and medals;
 - (c) of securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps; or
 - (d) of jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones;
- c. loss caused by theft that occurs away from the **residence premises** of:

- (1) property while at any other residence owned, rented to, or occupied by an **insured**, except while an **insured** is temporarily residing there. Property of a student who is an **insured** is covered while at a residence away from home;
- (2) watercraft of all types, including their furnishings, equipment and outboard motors; or
- (3) trailers and campers designed to be pulled by or carried on a vehicle.

If the **residence premises** is a newly acquired principal residence, property in the immediate past principal residence shall not be considered property away from the **residence premises** for the first 30 days after the inception of this policy.

- 10. **Falling objects.** This peril does not include loss to property contained in a building unless the roof or an exterior wall of the building is first damaged by a falling object. Damage to the falling object itself is not included.
- 11. **Weight of ice, snow or sleet** which causes damage to property contained in a building.
- 12. **Sudden and accidental discharge or overflow** of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or from within a household appliance.

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. caused by or resulting from water or sewage from outside the **residence premises** plumbing system that enters through sewers or drains, or water which enters into and overflows from within a sump pump, sump pump well or any other system

designed to remove subsurface water which is drained from the foundation area; or

- d. caused by or resulting from continuous or repeated seepage or leakage of water or steam which occurs over a period of time and results in deterioration, corrosion, rust, or wet or dry rot.
13. **Sudden and accidental tearing asunder, cracking, burning or bulging** of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

This peril does not include loss:

- a. caused by or resulting from freezing; or
- b. caused by or resulting from continuous or repeated seepage or leakage of water or steam which occurs over a period of time and results in deterioration, corrosion, rust, or wet or dry rot.

- 14. **Freezing** of a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or of a household appliance.

This peril does not include loss on the **residence premises** while the dwelling is vacant, unoccupied or being constructed, 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 appliances of water.

- 15. **Sudden and accidental damage** to electrical appliances, devices, fixtures and wiring from an increase or decrease of artificially generated electrical current. We will pay up to \$1,000 under this peril for each damaged item described above.

- 16. **Breakage of glass**, meaning damage to personal property caused by breakage of glass which is a part of a building on the **residence premises**. There is no coverage for loss or damage to the glass.

SECTION I - LOSSES NOT INSURED

1. We do not insure for any loss to the property described in Coverage A which consists of, or is directly and immediately caused by, one or more of the perils listed in items a. through o. below, regardless of whether the loss occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:
 - a. collapse, except as specifically provided in **SECTION I - ADDITIONAL COVERAGES, Collapse;**
 - b. freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion only applies while the dwelling is vacant, unoccupied or being constructed. This exclusion does not apply if you have used reasonable care to:
 - (1) maintain heat in the building; or
 - (2) shut off the water supply and drain the system and appliances of water;
 - c. freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a swimming pool, hot tub or spa, including their filtration and circulation systems, fence, pavement, patio, foundation, retaining wall, bulkhead, pier, wharf or dock;
 - d. theft in or to a dwelling under construction, or of materials and supplies for use in the construction, until the dwelling is completed and occupied;
 - e. vandalism or malicious mischief or breakage of glass and safety glazing materials if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;
 - f. continuous or repeated seepage or leakage of water or steam from a:
 - (1) heating, air conditioning or automatic fire protective sprinkler system;
 - (2) household appliance; or
 - (3) plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings or floors;which occurs over a period of time. If loss to covered property is caused by water or steam not otherwise excluded, we will cover the cost of tearing out and replacing any part of the building necessary to repair the system or appliance. We do not cover loss to the system or appliance from which the water or steam escaped;
 - g. wear, tear, marring, scratching, deterioration, inherent vice, latent defect or mechanical breakdown;
 - h. corrosion, electrolysis or rust;
 - i. wet or dry rot;
 - j. contamination;
 - k. smog, smoke from agricultural smudging or industrial operations;
 - l. settling, cracking, shrinking, bulging, or expansion of pavements, patios, foundation, walls, floors, roofs or ceilings;
 - m. birds, vermin, rodents, insects, or domestic animals. We do cover the breakage of glass or safety glazing material which is a part of a building, when caused by birds, vermin, rodents, insects or domestic animals;
 - n. seizure by a governmental authority; or
 - o. pressure from or presence of tree, shrub or plant roots.
- However, we do insure for any resulting loss from items a. through n. unless the resulting loss is itself a Loss Not Insured by this Section.

2. We do not insure under any coverage for any loss which would not have occurred in the absence of one or more of the following excluded events. We do not insure for such loss regardless of: (a) the cause of the excluded event; or (b) other causes of the loss; or (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:

- a. **Ordinance or Law**, meaning enforcement of any ordinance or law regulating the construction, repair, demolition, sale, occupancy or placement of a building or other structure.
- b. **Earth Movement**, meaning the sinking, rising, shifting, expanding or contracting of earth, all whether combined with water or not. Earth movement includes but is not limited to earthquake, landslide, mudflow, mudslide, sinkhole, subsidence, erosion or movement resulting from improper compaction, site selection or any other external forces. Earth movement also includes volcanic explosion or lava flow, except as specifically provided in **SECTION I - ADDITIONAL COVERAGES, Volcanic Action**.

However, we do insure for any direct loss by fire resulting from earth movement, provided the resulting fire loss is itself a Loss Insured.

- c. **Water Damage**, meaning:
 - (1) flood, surface water, waves, tidal water, tsunami, seiche, overflow of a body of water, or spray from any of these, all whether driven by wind or not;
 - (2) water or sewage from outside the **residence premises** plumbing system that enters through sewers or drains, or water which enters into and overflows from within a sump pump, sump pump well or any other system designed to remove subsurface water which is drained from the foundation area; or

(3) water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.

However, we do insure for any direct loss by fire, explosion or theft resulting from water damage, provided the resulting loss is itself a Loss Insured.

- d. **Neglect**, meaning neglect of the **insured** to use all reasonable means to save and preserve property at and after the time of a loss, or when property is endangered.
- e. **War**, including any undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.
- f. **Nuclear Hazard**, meaning any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these. Loss caused by the nuclear hazard shall not be considered loss caused by fire, explosion or smoke.

However, we do insure for any direct loss by fire resulting from the nuclear hazard, provided the resulting fire loss is itself a Loss Insured.

- g. **Conversion, Embezzlement or Secretion** by the selling dealer or by any person in lawful possession or custody of the insured property.
- h. Any Loss Insured other than fire while the dwelling is **in transit**.
- i. Any Loss Insured while the dwelling is at any location not described in this policy. This exclusion does not apply if you or someone on your behalf has notified us or our agent of the move within 60 days from the start of the move.
- j. **Fungus**, including the growth, proliferation, spread or presence of **fungus**, and including:

- (1) any loss of use or delay in rebuilding, repairing or replacing covered property, including any associated cost or expense, due to interference at the described premises or location of the rebuilding, repair or replacement of that property, by **fungus**;
 - (2) any remediation of **fungus**, including the cost or expense to:
 - (a) remove or clean the **fungus** from covered property or to repair, restore or replace that property;
 - (b) tear out and replace any part of the building or other property as needed to gain access to the **fungus**;
 - (c) contain, treat, detoxify, neutralize or dispose of or in any way respond to or assess the effects of the **fungus**; or
 - (d) remove any property to protect it from the presence of or exposure to **fungus**;
 - (3) the cost of any testing or monitoring of air or property to confirm the type, absence, presence or level of **fungus**, whether performed prior to, during or after removal, repair, restoration or replacement of covered property.
3. We do not insure under any coverage for any loss consisting of one or more of the items below. Further,

we do not insure for loss described in paragraphs 1. and 2. immediately above regardless of whether one or more of the following: (a) directly or indirectly cause, contribute to or aggravate the loss; or (b) occur before, at the same time, or after the loss or any other cause of the loss:

- a. conduct, act, failure to act, or decision of any person, group, organization or governmental body whether intentional, wrongful, negligent, or without fault;
- b. defect, weakness, inadequacy, fault or unsoundness in:
 - (1) planning, zoning, development, surveying, siting;
 - (2) design, specifications, workmanship, construction, grading, compaction;
 - (3) materials used in construction or repair; or
 - (4) maintenance;
 of any property (including land, structures, or improvements of any kind) whether on or off the **residence premises**; or
- c. weather conditions.

However, we do insure for any resulting loss from items a., b. and c. unless the resulting loss is itself a Loss Not Insured by this Section.

SECTION I - LOSS SETTLEMENT

COVERAGE A - DWELLING

Losses to property covered under **SECTION I - COVERAGES, COVERAGE A - DWELLING** are settled at actual cash value at the time of loss. This means there may be deduction for depreciation.

We will pay the lower of:

1. the actual cash value at the time of the loss of the damaged part of the property;
2. the amount necessary to repair or replace;
3. any limit of liability described in the policy; or
4. any applicable Coverage A limit of liability.

COVERAGE B - PERSONAL PROPERTY

Only the Loss Settlement provision shown in the **Declarations** applies. We will settle covered property losses according to the following:

1. B1 - Limited Replacement Cost Loss Settlement.

- a. We will pay the cost to repair or replace property covered under **SECTION I - COVERAGES, COVERAGE B - PERSONAL PROPERTY**, except for property listed in item b. below, subject to the following:

- (1) until repair or replacement is completed, we will pay only the cost to repair or replace less depreciation;
 - (2) after repair or replacement is completed, we will pay the difference between the cost to repair or replace less depreciation and the cost you have actually and necessarily spent to repair or replace the property; and
 - (3) if property is not repaired or replaced within two years after the date of loss, we will pay only the cost to repair or replace less depreciation.
- b. We will pay market value at the time of loss for:
- (1) antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles;
 - (2) articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs and collectors items; and
 - (3) property not useful for its intended purpose.
- However, we will not pay an amount exceeding the smallest of the following for items a. and b. above:
- (1) our cost to replace at the time of loss;
 - (2) the full cost of repair;
 - (3) any special limit of liability described in the policy; or
 - (4) any applicable Coverage B limit of liability.
2. **B2 - Depreciated Loss Settlement.**
- a. We will pay the cost to repair or replace less depreciation at the time of loss for property covered under **SECTION I - COVERAGES, COVERAGE B - PERSONAL PROPERTY**, except for property listed in item b. below.
 - b. We will pay market value at the time of loss for:
 - (1) antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles;
 - (2) articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs and collectors items; and
 - (3) property not useful for its intended purpose.
- However, we will not pay an amount exceeding the smallest of the following for items a. and b. above:
- (1) our cost to replace at the time of loss;
 - (2) the full cost of repair;
 - (3) any special limit of liability described in the policy; or
 - (4) any applicable Coverage B limit of liability.

SECTION I - CONDITIONS

1. **Insurable Interest and Limit of Liability.** Even if more than one person has an insurable interest in the property covered, we shall not be liable:
 - a. to the **insured** for an amount greater than the **insured's** interest; or
 - b. for more than the applicable limit of liability.
2. **Your Duties After Loss.** After a loss to which this insurance may apply, you shall see that the following duties are performed:
 - a. give immediate notice to us or our agent. Also notify the police if the loss is caused by theft. Also notify the credit card company or bank if the loss involves a credit card or bank fund transfer card;
 - b. protect the property from further damage or loss, make reasonable and necessary temporary repairs required to protect the property, keep an accurate record of repair expenditures;
 - c. prepare an inventory of damaged or stolen personal property. Show in detail the quantity, description, age, actual cash value and amount of loss. Attach to the inventory all bills, receipts and related documents that substantiate the figures in the inventory;

- d. as often as we reasonably require:
- (1) exhibit the damaged property;
 - (2) provide us with records and documents we request and permit us to make copies;
 - (3) submit to and subscribe, while not in the presence of any other **insured**:
 - (a) statements; and
 - (b) examinations under oath; and
 - (4) produce employees, members of the **insured's** household or others for examination under oath to the extent it is within the **insured's** power to do so; and
- e. submit to us, within 60 days after the loss, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:
- (1) the time and cause of loss;
 - (2) interest of the **insured** and all others in the property involved and all encumbrances on the property;
 - (3) other insurance which may cover the loss;
 - (4) changes in title or occupancy of the property during the term of this policy;
 - (5) specifications of any damaged building and detailed estimates for repair of the damage;
 - (6) an inventory of damaged or stolen personal property described in 2.c.;
 - (7) receipts for additional living expenses incurred and records supporting the fair rental value loss; and
 - (8) evidence or affidavit supporting a claim under the Credit Card, Bank Fund Transfer Card, Forgery and Counterfeit Money coverage, stating the amount and cause of loss.

3. **Loss to a Pair or Set.** In case of loss to a pair or set, we may elect to:

- a. repair or replace any part to restore the pair or set to its value before the loss; or
 - b. pay the difference between the depreciated value of the property before and after the loss.
4. **Glass Replacement.** Loss for damage to glass caused by a Loss Insured shall be settled on the basis of replacement with safety glazing materials when required by ordinance or law.
5. **Appraisal.** If you and we fail to agree on the amount of loss, either one can demand that the amount of the loss be set by appraisal. If either makes a written demand for appraisal, each shall select a competent, disinterested appraiser. Each shall notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers shall then select a competent, impartial umpire. If the two appraisers are unable to 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 select an umpire. The appraisers shall then set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. Written agreement signed by any two of these three shall set the amount of the loss. Each appraiser shall be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire shall be paid equally by you and us.
6. **Other Insurance.** If a loss covered by this policy is also covered by other insurance, we will pay only our share of the loss. Our share is the proportion of the loss that the applicable limit under this policy bears to the total amount of insurance covering the loss.
7. **Suit Against Us.** No action shall be brought unless there has been compliance with the policy provisions. The action must be started within one year after the date of loss or damage.
8. **Our Option.** We may repair or replace any part of the property damaged or stolen with similar property. Any property we pay for or replace becomes our property.

9. **Loss Payment.** We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss and:
- a. reach agreement with you;
 - b. there is an entry of a final judgment; or
 - c. there is a filing of an appraisal award with us.
10. **Abandonment of Property.** We need not accept any property abandoned by an **insured**.
11. **Lienholder Clause.** The word "lienholder" includes trustee.
- a. If a lienholder is named in this policy, any loss payable under Coverage A shall be paid to the lienholder and you, as interests appear. If more than one lienholder is named, the order of payment shall be the same as the order of precedence of the liens.
 - b. If we deny your claim, that denial shall not apply to a valid claim of the lienholder, if the lienholder:
 - (1) notifies us of any change in ownership, occupancy or substantial change in risk of which the lienholder is aware, provided that the conversion, embezzlement, or concealment by an **insured** having possession of the dwelling is not covered under Section I of this policy;
 - (2) pays on demand any premium due under this policy, if you have not paid the premium; and
 - (3) submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so. Policy conditions relating to Appraisal, Suit Against Us and Loss Payment apply to the lienholder.
- c. If this policy is cancelled by us, the lienholder shall be notified at least 10 days before the date cancellation takes effect. Proof of mailing shall be proof of notice.
 - d. If we pay the lienholder for any loss and deny payment to you:
 - (1) we are subrogated to all the rights of the lienholder granted under the lien on the property; or
 - (2) at our option, we may pay to the lienholder the whole principal on the lien plus any accrued interest. In this event, we shall receive a full assignment and transfer of the lien and all securities held as collateral to the lien debt.
 - e. Subrogation shall not impair the right of the lienholder to recover the full amount of the lienholder's claim.
12. **No Benefit to Bailee.** We will not recognize an assignment or grant coverage for the benefit of a person or organization holding, storing or transporting property for a fee. This applies regardless of any other provision of this policy.
13. **Intentional Acts.** If you or any person insured under this policy causes or procures a loss to property covered under this policy for the purpose of obtaining insurance benefits, then this policy is void and we will not pay you or any other **insured** for this loss.
14. **Replacement of Dwelling.** If you replace your dwelling, we will provide coverage on the replacement. This condition applies only if you notify us within 60 days after delivery of the replacement and pay any additional premium required.
15. **Protection of Insured Property.** When insured property is endangered by a Loss Insured, you shall use all reasonable means to protect the property from loss or further loss.

SECTION II - LIABILITY COVERAGES

COVERAGE L - PERSONAL LIABILITY

If a claim is made or a suit is brought against an **insured** for damages because of **bodily injury** or **property damage** to which this coverage applies, caused by an **occurrence**, we will:

1. pay up to our limit of liability for the damages for which the **insured** is legally liable; and
2. provide a defense at our expense by counsel of our choice. We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend any claim or suit ends when the amount we pay for damages, to effect settlement or satisfy a judgment resulting from the **occurrence**, equals our limit of liability.

COVERAGE M - MEDICAL PAYMENTS TO OTHERS

We will pay the necessary medical expenses incurred or medically ascertained within three years from the date of an accident causing **bodily injury**. Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage applies only:

1. to a person on the **insured location** with the permission of an **insured**;
2. to a person off the **insured location**, if the **bodily injury**:
 - a. arises out of a condition on the **insured location** or the ways immediately adjoining;
 - b. is caused by the activities of an **insured**;
 - c. is caused by a **residence employee** in the course of the **residence employee's** employment by an **insured**; or
 - d. is caused by an animal owned by or in the care of an **insured**; or
3. to a **residence employee** if the **occurrence** causing **bodily injury** occurs off the **insured location** and arises out of or in the course of the **residence employee's** employment by an **insured**.

SECTION II - ADDITIONAL COVERAGES

We cover the following in addition to the limits of liability:

1. **Claim Expenses.** We pay:
 - a. expenses we incur and costs taxed against an **insured** in suits we defend;
 - b. premiums on bonds required in suits we defend, but not for bond amounts greater than the Coverage L limit. We are not obligated to apply for or furnish any bond;
 - c. reasonable expenses an **insured** incurs at our request. This includes actual loss of earnings (but not loss of other income) up to \$100 per day for aiding us in the investigation or defense of claims or suits;
 - d. prejudgment interest awarded against the **insured** on that part of the judgment we pay; and
 - e. interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies.
2. **First Aid Expenses.** We will pay expenses for first aid to others incurred by an **insured** for **bodily injury** covered under this policy. We will not pay for first aid to you or any other **insured**.
3. **Damage to Property of Others.**
 - a. We will pay for **property damage** to property of others caused by an **insured**.
 - b. We will not pay more than the smallest of the following amounts:
 - (1) replacement cost at the time of loss;
 - (2) full cost of repair; or
 - (3) \$500 in any one **occurrence**.
 - c. We will not pay for **property damage**:
 - (1) if insurance is otherwise provided in this policy;

- (2) caused intentionally by an **insured** who is 13 years of age or older;
- (3) to property, other than a rented golf cart, owned by or rented to an **insured**, a tenant of an **insured**, or a resident in your household; or
- (4) arising out of:
 - (a) **business** pursuits;

- (b) any act or omission in connection with a premises an **insured** owns, rents or controls, other than the **insured location**; or
- (c) the ownership, maintenance, or use of a **motor vehicle**, aircraft, or watercraft, including airboat, air cushion, personal watercraft, sail board or similar type watercraft.

SECTION II - EXCLUSIONS

1. Coverage L and Coverage M do not apply to:

a. **bodily injury** or **property damage**:

- (1) which is either expected or intended by the **insured**; or
- (2) which is the result of willful and malicious acts of the **insured**;

b. **bodily injury** or **property damage** arising out of **business** pursuits of any **insured** or the rental or holding for rental of any part of any premises by any **insured**. This exclusion does not apply:

- (1) to activities which are ordinarily incident to non-**business** pursuits;
- (2) with respect to Coverage L to the occasional or part-time **business** pursuits of an **insured** who is under 19 years of age;
- (3) to the rental or holding for rental of a residence of yours:
 - (a) on an occasional basis for the exclusive use as a residence;
 - (b) in part, unless intended for use as a residence by more than two roomers or boarders; or
 - (c) in part, as an office, school, studio or private garage;
- (4) when the dwelling on the **residence premises** is a two, three or four-family dwelling and you occupy one part and rent or hold for rental the other part; or

(5) to farm land (without buildings), rented or held for rental to others, but not to exceed a total of 500 acres, regardless of the number of locations;

c. **bodily injury** or **property damage** arising out of the rendering or failing to render professional services;

d. **bodily injury** or **property damage** arising out of any premises currently owned or rented to any **insured** which is not an **insured location**. This exclusion does not apply to **bodily injury** to a **residence employee** arising out of and in the course of the **residence employee's** employment by an **insured**;

e. **bodily injury** or **property damage** arising out of the ownership, maintenance, use, loading or unloading of:

- (1) an aircraft;
- (2) a **motor vehicle** owned or operated by or rented or loaned to any **insured**; or
- (3) a watercraft:
 - (a) owned by or rented to any **insured** if it has inboard or inboard-outdrive motor power of more than 50 horsepower;
 - (b) owned by or rented to any **insured** if it is a sailing vessel, with or without auxiliary power, 26 feet or more in overall length;

- (c) powered by one or more outboard motors with more than 25 total horsepower owned by any **insured**;
- (d) designated as an airboat, air cushion, or similar type of craft; or
- (e) owned by any **insured** which is a personal watercraft using a water jet pump powered by an internal combustion engine as the primary source of propulsion.

This exclusion does not apply to **bodily injury** to a **residence employee** arising out of and in the course of the **residence employee's** employment by an **insured**. Exclusion e.(3) does not apply while the watercraft is on the **residence premises**;

- f. **bodily injury** or **property damage** arising out of:
 - (1) the entrustment by any **insured** to any person;
 - (2) the supervision by any **insured** of any person;
 - (3) any liability statutorily imposed on any **insured**; or
 - (4) any liability assumed through an unwritten or written agreement by any **insured**;

with regard to the ownership, maintenance or use of any aircraft, watercraft, or **motor vehicle** which is not covered under Section II of this policy;

- g. **bodily injury** or **property damage** caused directly or indirectly by war, including undeclared war, or any warlike act including destruction or seizure or use for a military purpose, or any consequence of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental;
- h. **bodily injury** to you or any **insured** within the meaning of part a. or b. of the definition of **insured**.

This exclusion also applies to any claim made or suit brought against you or any **insured** to share damages with or repay someone else who may be obligated to pay damages because of the **bodily**

injury sustained by you or any **insured** within the meaning of part a. or b. of the definition of **insured**;

- i. any claim made or suit brought against any **insured** by:
 - (1) any person who is in the care of any **insured** because of child care services provided by or at the direction of:
 - (a) any **insured**;
 - (b) any employee of any **insured**; or
 - (c) any other person actually or apparently acting on behalf of any **insured**; or
 - (2) any person who makes a claim because of **bodily injury** to any person who is in the care of any **insured** because of child care services provided by or at the direction of:
 - (a) any **insured**;
 - (b) any employee of any **insured**; or
 - (c) any other person actually or apparently acting on behalf of any **insured**.

This exclusion does not apply to the occasional child care services provided by any **insured**, or to the part-time child care services provided by any **insured** who is under 19 years of age;

- j. **bodily injury** or **property damage** arising out of an **insured's** participation in, or preparation or practice for any prearranged or organized race, speed or demolition contest, or similar competition involving a motorized land vehicle or motorized watercraft. This exclusion does not apply to a sailing vessel less than 26 feet in overall length with or without auxiliary power; or
- k. any:
 - (1) **bodily injury** or **property damage** arising out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any **fungus** at or from any source or location; or

- (2) loss, cost or expense arising out of any:
 - (a) request, demand or order that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, remediate or dispose of or in any way respond to or assess the effects of **fungus**; or
 - (b) claim or suit for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of **fungus**.
- 2. Coverage L does not apply to:
 - a. liability:
 - (1) for your share of any loss assessment charged against all members of an association of property owners; or
 - (2) assumed under any unwritten contract or agreement, or by contract or agreement in connection with a **business** of the **insured**;
 - b. **property damage** to property currently owned by any **insured**;
 - c. **property damage** to property rented to, occupied or used by or in the care of any **insured**. This exclusion does not apply to **property damage** caused by fire, smoke or explosion;
- d. **bodily injury** to a person eligible to receive any benefits required to be provided or voluntarily provided by an **insured** under a workers' compensation, non-occupational disability, or occupational disease law;
- e. **bodily injury** or **property damage** for which an **insured** under this policy is also an insured under a nuclear energy liability policy or would be an insured but for its termination upon exhaustion of its limit of liability. A nuclear energy liability policy is a policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada, or any of their successors.
- 3. Coverage M does not apply to **bodily injury**:
 - a. to a **residence employee** if it occurs off the **insured location** and does not arise out of or in the course of the **residence employee's** employment by an **insured**;
 - b. to a person eligible to receive any benefits required to be provided or voluntarily provided under any workers' compensation, non-occupational disability or occupational disease law;
 - c. from nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these;
 - d. to a person other than a **residence employee** of an **insured**, regularly residing on any part of the **insured location**.

SECTION II - CONDITIONS

- 1. **Limit of Liability.** The Coverage L limit is shown in the **Declarations**. This is our limit for all damages from each **occurrence** regardless of the number of **insureds**, claims made or persons injured.

The Coverage M limit is shown in the **Declarations**. This is our limit for all medical expense for **bodily injury** to one person as the result of one accident.
- 2. **Severability of Insurance.** This insurance applies separately to each **insured**. This condition shall not increase our limit of liability for any one **occurrence**.
- 3. **Duties After Loss.** In case of an accident or **occurrence**, the **insured** shall perform the following duties that apply. You shall cooperate with us in seeing that these duties are performed:
 - a. give written notice to us or our agent as soon as practicable, which sets forth:
 - (1) the identity of this policy and **insured**;
 - (2) reasonably available information on the time, place and circumstances of the accident or **occurrence**; and

- (3) names and addresses of any claimants and available witnesses;
 - b. immediately forward to us every notice, demand, summons or other process relating to the accident or **occurrence**;
 - c. at our request, assist in:
 - (1) making settlement;
 - (2) the enforcement of any right of contribution or indemnity against a person or organization who may be liable to an **insured**;
 - (3) the conduct of suits and attend hearings and trials; and
 - (4) securing and giving evidence and obtaining the attendance of witnesses;
 - d. under the coverage - **Damage to Property of Others**, exhibit the damaged property if within the **insured's** control; and
 - e. the **insured** shall not, except at the **insured's** own cost, voluntarily make payments, assume obligations or incur expenses. This does not apply to expense for first aid to others at the time of the **bodily injury**.
4. **Duties of an Injured Person - Coverage M.** The injured person, or, when appropriate, someone acting on behalf of that person, shall:
- a. give us written proof of claim, under oath if required, as soon as practicable;
 - b. execute authorization to allow us to obtain copies of medical reports and records; and
 - c. submit to physical examination by a physician selected by us when and as often as we reasonably require.
5. **Payment of Claim - Coverage M.** Payment under this coverage is not an admission of liability by an **insured** or us.
6. **Suit Against Us.** No action shall be brought against us unless there has been compliance with the policy provisions.
- No one shall have the right to join us as a party to an action against an **insured**. Further, no action with respect to Coverage L shall be brought against us 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** shall not relieve us of our obligation under this policy.
8. **Other Insurance - Coverage L.** This insurance is excess over any other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.

SECTION I AND SECTION II - CONDITIONS

1. **Policy Period.** This policy applies only to loss under Section I or **bodily injury** or **property damage** under Section II which occurs during the period this policy is in effect.
2. **Concealment or Fraud.** This policy is void as to you and any other **insured**, if you or any other **insured** under this policy has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance, whether before or after a loss.
3. **Liberalization Clause.** If we adopt any revision which would broaden coverage under this policy without additional premium, within 60 days prior to or during the period this policy is in effect, the broadened coverage will immediately apply to this policy.
4. **Waiver or Change of Policy Provisions.** A waiver or change of any provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination shall not waive any of our rights.
5. **Cancellation.**
 - a. You may cancel this policy at any time by notifying us in writing of the date cancellation is to take effect. We may waive the requirement that the notice be in writing by confirming the date and time of cancellation to you in writing.

b. We may cancel this policy only for the reasons stated in this condition. We will notify you in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the **Declarations**. Proof of mailing shall be sufficient proof of notice:

- (1) When you have not paid the premium, we may cancel at any time by notifying you at least 10 days before the date cancellation takes effect. This condition applies whether the premium is payable to us or our agent or under any finance or credit plan.
- (2) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason. We may cancel by notifying you at least 10 days before the date cancellation takes effect.
- (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:
 - (a) if there has been a material misrepresentation of fact which, if known to us, would have caused us not to issue this policy; or
 - (b) if the risk has changed substantially since the policy was issued.

We may cancel this policy by notifying you at least 30 days before the date cancellation takes effect.

- (4) When this policy is written for a period longer than one year, we may cancel for any reason at anniversary. We may cancel by notifying you at least 30 days before the date cancellation takes effect.

c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded. When you request cancellation, the return premium will be based on our rules for such cancellation. The return premium

may be less than a full pro rata refund. When we cancel, the return premium will be pro rata.

d. The return premium may not be refunded with the notice of cancellation or when the policy is returned to us. In such cases, we will refund it within a reasonable time after the date cancellation takes effect.

6. **Nonrenewal.** We may elect not to renew this policy. If we elect not to renew, a written notice will be delivered to you, or mailed to you at your mailing address shown in the **Declarations**. The notice will be mailed or delivered at least 30 days before the expiration date of this policy. Proof of mailing shall be sufficient proof of notice.
7. **Assignment.** Assignment of this policy shall not be valid unless we give our written consent.
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 an assignment is sought, an **insured** shall:

- a. sign and deliver all related papers;
- b. cooperate with us in a reasonable manner; and
- c. do nothing after a loss to prejudice such rights.

Subrogation does not apply under Section II to Medical Payments to Others or Damage to Property of Others.

9. **Death.** If any person shown in the **Declarations** or the spouse, if a resident of the same household, dies:
 - a. we insure the legal representative of the deceased. This condition applies only with respect to the premises and property of the deceased covered under this policy at the time of death;
 - b. **insured** includes:
 - (1) any member of your household who is an **insured** at the time of your death, but only while a resident of the **residence premises**; and

- (2) with respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.
10. **Conformity to State Law.** When a policy provision is in conflict with the applicable law of the State in which this policy is issued, the law of the State will apply.
 11. **Premium.** The premium for this policy may vary based upon the purchase of other insurance from one of the State Farm affiliated companies.
 12. **Right to Inspect.** We have the right but are not obligated to make inspection and surveys at any time, give you reports on conditions we find and recommend changes. Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged.

We do not:

- a. make safety inspections;
- b. undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public;
- c. warrant that conditions are safe or healthful; or
- d. warrant that conditions comply with laws, regulations, codes or standards.

This condition applies not only to us but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

13. **Joint and Individual Interests.** When there are two or more named insureds, each acts for all to cancel or change the policy.

OPTIONAL POLICY PROVISIONS

Each Optional Policy Provision applies only as shown in the **Declarations** and is subject to all the terms, provisions, exclusions and conditions of this policy.

Option AI - Additional Insured. The definition of **insured** is extended to include the person or organization shown in the **Declarations** as an Additional Insured or whose name is on file with us. Coverage is with respect to:

1. Section I - Coverage A; or
2. Section II - Coverages L and M but only with respect to the **residence premises**. This coverage does not apply to **bodily injury** to an employee arising out of or in the course of the employee's employment by the person or organization.

This option applies only with respect to the location shown in the **Declarations**.

Option BP - Business Property. The **COVERAGE B - PERSONAL PROPERTY, Special Limits of Liability**, item b., for property used or intended for use in a **business**, including merchandise held as samples or for sale or for delivery after sale, is changed as follows:

The \$1,000 limit is replaced with the amount shown in the **Declarations** for this option.

Option BU - Business Pursuits. SECTION II - EXCLUSIONS, item 1.b. is modified as follows:

1. Section II coverage applies to the **business** pursuits of an **insured** who is a:
 - a. clerical office employee, salesperson, collector, messenger; or
 - b. teacher (except college, university and professional athletic coaches), school principal or school administrator;

while acting within the scope of the above listed occupations.

2. However, no coverage is provided:
 - a. for **bodily injury** or **property damage** arising out of a **business** owned or financially controlled by the **insured** or by a partnership of which the **insured** is a partner or member;
 - b. for **bodily injury** or **property damage** arising out of the rendering of or failure to render professional services of any nature (other than teaching or school administration). This exclusion includes but is not limited to:

- (1) computer programming, architectural, engineering or industrial design services;
- (2) medical, surgical, dental or other services or treatment conducive to the health of persons or animals; and
- (3) beauty or barber services or treatment;
- c. for **bodily injury** to a fellow employee of the **insured** injured in the course of employment; or
- d. when the **insured** is a member of the faculty or teaching staff of a school or college:
 - (1) for **bodily injury** or **property damage** arising out of the maintenance, use, loading or unloading of:
 - (a) draft or saddle animals, including vehicles for use with them; or
 - (b) aircraft, **motor vehicles**, recreational motor vehicles or watercraft, airboats, air cushions or personal watercraft which use a water jet pump powered by an internal combustion engine as the primary source of propulsion;

owned or operated, or hired by or for the **insured** or employer of the **insured** or used by the **insured** for the purpose of instruction in the use thereof; or
 - (2) under Coverage M for **bodily injury** to a pupil arising out of corporal punishment administered by or at the direction of the **insured**.

Option FA - Firearms. Firearms are insured for accidental direct physical loss or damage.

The limits for this option are shown in the **Declarations**. The first amount is the limit for any one article; the second amount is the aggregate limit for each loss.

The following additional provisions apply:

- 1. we do not insure for any loss to the property described in this option either consisting of, or directly and immediately caused by, one or more of the following:
 - a. mechanical breakdown, wear and tear, gradual deterioration;
 - b. insects or vermin;
 - c. any process of refinishing, renovating, or repairing;
 - d. dampness of atmosphere or extremes of temperatures;
 - e. inherent defect or faulty manufacture;
 - f. rust, fouling or explosion of firearms;
 - g. breakage, marring, scratching, tearing or denting unless caused by fire, thieves or accidents to conveyances; or
 - h. infidelity of an **insured's** employees or persons to whom the insured property may be entrusted or rented;
- 2. our limit for loss by any Coverage B peril except theft is the limit shown in the **Declarations** for Coverage B, plus the aggregate limit;
- 3. our limits for loss by theft are those shown in the **Declarations** for this option. These limits apply in lieu of the Coverage B theft limit; and
- 4. our limits for loss by any covered peril except those in items 2. and 3. are those shown in the **Declarations**.

Option HC - Home Computer. The **COVERAGE B - PERSONAL PROPERTY, Special Limits of Liability**, item j., for electronic data processing system equipment and the recording or storage media used with that equipment is increased to be the amount shown in the **Declarations** for this option.

Option IO - Incidental Business. The coverage provided by this option applies only to that incidental **business** occupancy on file with us.

- 1. **COVERAGE A - DWELLING, Dwelling Extension**, item 2.b. is deleted.

2. **COVERAGE B - PERSONAL PROPERTY** is extended to include equipment, supplies and furnishings usual and incidental to this **business** occupancy. This Optional Policy Provision does not include electronic data processing system equipment or the recording or storage media used with that equipment or merchandise held as samples or for sale or for delivery after sale.

The Option IO limits are shown in the **Declarations**. The first limit applies to property on the **residence premises**. The second limit applies to property while off the **residence premises**. These limits are in addition to the **COVERAGE B - PERSONAL PROPERTY, Special Limits of Liability** on property used or intended for use in a **business**.

3. Under Section II, the **residence premises** is not considered **business** property because an **insured** occupies a part of it as an incidental **business**.

4. **SECTION II - EXCLUSIONS**, item 1.b. of Coverage L and Coverage M is replaced with the following:

- b. **bodily injury** or **property damage** arising out of **business** pursuits of an **insured** or the rental or holding for rental of any part of any premises by an **insured**. This exclusion does not apply:

- (1) to activities which are ordinarily incident to non-**business** pursuits or to **business** pursuits of an **insured** which are necessary or incidental to the use of the **residence premises** as an incidental **business**;
- (2) with respect to Coverage L to the occasional or part-time **business** pursuits of an **insured** who is under 19 years of age;
- (3) to the rental or holding for rental of a residence of yours:
 - (a) on an occasional basis for exclusive use as a residence;

- (b) in part, unless intended for use as a residence by more than two roomers or boarders; or

- (c) in part, as an incidental **business** or private garage;

- (4) when the dwelling on the **residence premises** is a two family dwelling and you occupy one part and rent or hold for rental the other part; or

- (5) to farm land (without buildings), rented or held for rental to others, but not to exceed a total of 500 acres, regardless of the number of locations.

5. This insurance does not apply to:

- a. **bodily injury** to an employee of an **insured** arising out of the **residence premises** as an incidental **business** other than to a **residence employee** while engaged in the employee's employment by an **insured**;

- b. **bodily injury** to a pupil arising out of corporal punishment administered by or at the direction of the **insured**;

- c. liability arising out of any acts, errors or omissions of an **insured**, or any other person for whose acts an **insured** is liable, resulting from the preparation or approval of data, plans, designs, opinions, reports, programs, specifications, supervisory inspections or engineering services in the conduct of an **insured's** incidental **business** involving data processing, computer consulting or computer programming; or

- d. any claim made or suit brought against any **insured** by:

- (1) any person who is in the care of any **insured** because of child care services provided by or at the direction of:

- (a) any **insured**;

- (b) any employee of any **insured**; or

- (c) any other person actually or apparently acting on behalf of any **insured**; or
- (2) any person who makes a claim because of **bodily injury** to any person who is in the care of any **insured** because of child care services provided by or at the direction of:
 - (a) any **insured**;
 - (b) any employee of any **insured**; or
 - (c) any other person actually or apparently acting on behalf of any **insured**.

Coverage M does not apply to any person indicated in (1) and (2) above.

This exclusion does not apply to the occasional child care services provided by any **insured**, or to the part-time child care services provided by any **insured** who is under 19 years of age.

Option JF - Jewelry and Furs. Jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones, gold other than goldware, silver other than silverware and platinum are insured for accidental direct physical loss or damage.

The limits for this option are shown in the **Declarations**. The first amount is the limit for any one article; the second amount is the aggregate limit for each loss.

IN WITNESS WHEREOF, this Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

(Pre-printed current officer's signature will appear here.)

Secretary

President

The Board of Directors, in accordance with Article VI(c) of this Company's Articles of Incorporation, may from time to time distribute equitably to the holders of the participating policies issued by said Company such sums out of its earnings as in its judgment are proper.

The following additional provisions apply:

1. we do not insure for any loss to the property described in this option either consisting of, or directly and immediately caused by, one or more of the following:
 - a. mechanical breakdown, wear and tear, gradual deterioration;
 - b. insects or vermin;
 - c. inherent vice; or
 - d. seizure or destruction under quarantine or customs regulations;
2. our limit for loss by any Coverage B peril except theft is the limit shown in the **Declarations** for Coverage B, plus the aggregate limit;
3. our limits for loss by theft are those shown in the **Declarations** for this option. These limits apply in lieu of the Coverage B theft limit; and
4. our limits for loss by any covered peril except those in items 2. and 3. are those shown in the **Declarations** for this option.

Option SG - Silverware and Goldware Theft. The **COVERAGE B - PERSONAL PROPERTY, Special Limits of Liability**, item i., for theft of silverware and goldware is increased to be the amount shown in the **Declarations** for this option.

FE-3200 COVERAGE B INFLATION COVERAGE ENDORSEMENT

SECTION I – COVERAGES: The following is added:

INFLATION COVERAGE: COVERAGE B

The limit of liability shown in the **Declarations** for Coverage B will be increased at the same rate as the increase in the Inflation Coverage Index shown in the **Declarations**.

To find the limit on a given date:

1. divide the Index on that date by the Index as of the effective date of this Inflation Coverage provision; then

2. multiply the resulting factor by the limit of liability for Coverage B.

The limit of liability will not be reduced to less than the amount shown in the **Declarations**.

If during the term of this policy the Coverage B limit of liability is changed at your request, the effective date of this Inflation Coverage provision is changed to coincide with the effective date of such change.

All other policy provisions apply.

OFF PREMISES STRUCTURES ENDORSEMENT

SECTION I - COVERAGES

COVERAGE A - DWELLING, Dwelling Extension is replaced with the following:

Dwelling Extension.

- a. We cover other structures on the **residence premises**, separated from the dwelling by clear space. Structures connected to the dwelling by only a fence, utility line, or similar connection are considered to be other structures.
- b. We also cover other structures owned by you which are located on any premises used by you in connection with the **residence premises**.
 - (1) This coverage does not apply to these structures which:
 - (a) are being used as dwellings; or
 - (b) were intended for use as a dwelling when originally constructed.
 - (2) Regardless of any other provision which may be stated in this policy, our limit of liability for structures not located on the **residence premises** shall not exceed the lesser of:

- (a) the actual cash value at the time of the loss of the damaged part of these structures; or
 - (b) the limit of liability shown in the **Declarations** for COVERAGE A - DWELLING EXTENSION.
- c. We do not cover other structures located either on or off the **residence premises** which are:
 - (1) not permanently attached to or otherwise forming a part of the realty;
 - (2) rented or held for rental to a person not a tenant of the dwelling, unless used solely as a private garage; or
 - (3) used in whole or in part for business purposes, except a structure on the **residence premises** used solely for office space for paperwork, computer work, or use of a telephone when the activities are:
 - (a) duties of the **insured's** employment by another; and
 - (b) performed solely by the **insured**.

All other policy provisions apply.

COVERAGE D - LOSS ASSESSMENT ENDORSEMENT

1. SECTION I - COVERAGES

The following is added:

COVERAGE D - LOSS ASSESSMENT

We will pay for your share of any assessment charged by the homeowners association, of which you are a member, against all homeowners in accordance with the governing rules of the homeowners association, when the assessment is made as a result of:

1. a direct loss to which Section I of this policy would apply except as provided in **SECTION I - LOSSES NOT INSURED**, to the commonly owned homeowners association property, including personal property, owned by all homeowners collectively;
2. an **occurrence** to which Section II of this policy would apply;
3. damages which the homeowners association may be obligated to pay because of personal injury due to false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, misrepresentation, humiliation; or

4. illegal discrimination (unless coverage is prohibited by law), but only with respect to the liability other than fines and penalties imposed by law; or

5. libel, slander, defamation of character, or invasion of rights of privacy.

2. SECTION I - LOSSES INSURED

Provisions applying to Coverage A also apply to Coverage D.

3. SECTION I - CONDITIONS

As respects Coverage D only, **Other Insurance** is replaced with the following:

Other Insurance. This insurance shall be excess over other insurance in the name of the homeowners association covering the same property covered by this policy.

4. SECTION II - EXCLUSIONS

Items 1.b., 1.c., 2.a. and 3.a. do not apply to the extent of any coverage provided under Coverage D.

5. Any Earthquake and Volcanic Explosion Endorsement applicable to Coverage A shall also apply to Coverage D.

All other policy provisions apply.

NURSES' PROFESSIONAL LIABILITY INSURANCE ENDORSEMENT

INSURING AGREEMENT

If a claim is made or a suit is brought against any **insured** for **damages** because of injury arising out of the rendering of or failure to render, during the policy period, professional nursing services personally committed by the individual **insured** performed in the practice of the individual **insured's** nursing profession, including service by the individual **insured** as a member of a formal accreditation or similar professional board or committee of a hospital or professional society, we will:

1. pay up to our limit of liability for the **damages** for which the **insured** is legally liable; and
2. provide a defense at our expense by counsel of our choice. We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend any claim or suit ends when the amount we pay for **damages** resulting from the **occurrence** equals our limit of liability.

SUPPLEMENTARY PAYMENTS

In addition to the limit of liability, we will pay:

1. expenses incurred by us and costs taxed against any **insured** in any suit we defend;
2. premiums on bonds required in a suit defended by us, but not for bond amounts greater than the limit of liability for this endorsement. We are not obligated to apply for or furnish any bond;
3. reasonable expenses incurred by any **insured** at our request, including actual loss of earnings up to \$100 per day for assisting us in the investigation or defense of any claim or suit; and
4. interest on the entire judgment which accrues after entry of the judgment and before we pay or tender or deposit in court that part of the judgment which does not exceed the limit of liability that applies.

EXCLUSIONS

The insurance provided by this endorsement does not apply:

1. to liability of any **insured** as the employer of others or as the proprietor, superintendent or executive officer of any hospital, sanitarium, clinic with bed and board facilities, nursing or convalescent home, home for the aged or infirm persons, or business enterprise;
2. to injury caused by any **insured** in the commission of any criminal act, in violation of any law or ordinance, or while under the influence of hypnotics, narcotics or intoxicants;
3. a. under any liability coverage, to **injury**, sickness, disease, death or **destruction**;
 - (1) with respect to which any **insured** under this endorsement is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) resulting from the **hazardous properties of nuclear material** and with respect to which:
 - (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any amendment to it; or
 - (b) any **insured** is, or had this endorsement not been issued would be, entitled to indemnity from the United States of America, or any of its Agencies under any agreement entered into by the United States of America, or any of its Agen-

- cies, with any person or organization.
- b. under any medical payments coverage, or under any supplementary payments provision relating to immediate medical or surgical relief, to expenses incurred with respect to **bodily injury**, sickness, disease or deaths resulting from the **hazardous properties of nuclear material** arising out of the operation of a **nuclear facility** by a person or organization.
- c. under any liability coverage, to **injury**, sickness, disease, death or **destruction** resulting from the **hazardous properties of nuclear material**, if:
- (1) the **nuclear material**:
 - (a) is at any **nuclear facility** owned or operated by or on behalf of any **insured**; or
 - (b) has been discharged or dispersed from the **nuclear facility**;
 - (2) the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of any **insured**; or
 - (3) the **injury**, sickness, disease, death or **destruction** arising out of the furnishing by any **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**. However, if the **nuclear facility** is located within the United States of America, its territories or possessions or Canada, exclusion (3) applies only to **injury** to or **destruction** of property at the **nuclear facility**.
- d. as used in this exclusion:
- (1) "**hazardous properties**" include radioactive, toxic or explosive properties;
 - (2) "**nuclear material**" means **source material, special nuclear material** or **by-product material**;
 - (3) "**source material**", "**special nuclear material**", and "**by-product material**" have the meanings given them in the Atomic Energy Act of 1954 or in any amendment to it;
 - (4) "**spent fuel**" means any fuel element or fuel component, solid or liquid which has been used or exposed to radiation in a **nuclear reactor**;
 - (5) "**waste**" means any waste material:
 - (a) containing **by-product material**; and
 - (b) resulting from the operation by any person or organization of any **nuclear facility** included within the definition of **nuclear facility** under paragraph 6.(a) or 6.(b);
 - (6) "**nuclear facility**" means:
 - (a) any **nuclear reactor**;
 - (b) any equipment or device designed or used for:
 - (i.) separating the isotopes of uranium or plutonium;
 - (ii.) processing or utilizing **spent fuel**; or
 - (iii.) handling, processing or packaging **waste**;
 - (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of any **insured** at the

premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**;

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

- (7) “**nuclear reactor**” means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

- e. with respect to **injury** to or **destruction** of property, the word “**injury**” or “**destruction**” includes all forms of radioactive contamination of property.

LIMIT OF LIABILITY

Regardless of the number of **occurrences**, **insureds**, claims made or persons injured, our total limit of liability in any one year for this endorsement will not exceed the amount shown for Coverage L in the policy **Declarations**.

DEFINITIONS

When used in this endorsement:

- 1. “**insured**” means any person who qualifies under both a. and b. below:
 - a. the named insured shown in the policy **Declarations** and, if residents of the named insured’s household, the named insured’s spouse and the relatives of either; and
 - b. a registered nurse, licensed vocational nurse or licensed practical nurse.

- 2. “**damages**” means all damages, including damages for death which are payable because of injury covered by this endorsement.

CONDITIONS

- 1. **Duties After Loss.** Upon becoming aware of an accident or **occurrence**, the **insured** shall perform the following duties that apply. You shall cooperate with us in seeing that these duties are performed:
 - a. give written notice to us or our agent as soon as practicable, which sets forth:
 - (1) the identity of the policy and **insured**;
 - (2) reasonably obtainable information on the time, place and circumstances of the accident or **occurrence**; and
 - (3) names and addresses of any claimants and available witnesses;
 - b. forward to us every notice, demand, summons or other process relating to the accident or **occurrence**;
 - c. at our request, assist in:
 - (1) making settlement;
 - (2) the enforcement of any right of contribution or indemnity against any person or organization who may be liable to any **insured**;
 - (3) the conduct of suits and attend hearings and trials; and
 - (4) securing and giving evidence and obtaining the attendance of witnesses; and
 - d. the **insured** shall not, except at the **insured’s** own cost, voluntarily make any payment, assume any obligation or incur any expense.
- 2. **Other Insurance.** This insurance is excess insurance.

When both this insurance and other insurance apply to the loss as excess, our liability for the loss is as follows:

- a. **Contribution by Equal Shares.** If all valid and collectible insurance provides for contribution by equal shares, our liability shall not exceed the amount we would pay if each insurer contributes an equal share until the share of each insurer equals the lowest limit of liability under any one policy or the full amount of loss is paid. If this doesn't pay the entire loss, the remaining insurers will continue paying equal shares of the remaining amount of loss until each insurer has paid its limit in full or the full amount of loss is paid.
 - b. **Contribution by Limits.** When contribution by equal shares is not applicable, we shall not be liable for a greater proportion of the loss than the limit of liability under this endorsement bears to the total limit of liability of all valid and collectible insurance against the loss.
3. **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 an assignment is sought, an **insured** shall:

- a. sign and deliver all related papers;
- b. cooperate with us in a reasonable manner; and
- c. do nothing after a loss to prejudice such rights.

Subrogation does not apply under Section II to Medical Payments to Others or Damage to Property of Others.

4. **Waiver or Change of Provisions.** A waiver or change of any provision of this endorse-

ment must be in writing to be valid. Our request for an appraisal or examination shall not waive any of our rights.

5. **Assignment.** The **insured's** interest under this endorsement is not assignable. If the **insured** dies or is adjudged incompetent, this insurance is terminated. However, it shall cover the **insured's** legal representative as the **insured** with respect to liability previously incurred and covered by this endorsement.
6. **Concealment or Fraud.** We do not provide coverage for any **insured** who has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance.
7. **Suit Against Us.** No action shall be brought against us unless there has been compliance with all provisions of this endorsement.

No one shall have any right to join us as a party to any action against any **insured**. Further, no action shall be brought against us until the obligation of the **insured** has been determined by final judgment or agreement signed by us.

8. **Bankruptcy of any Insured.** Bankruptcy or insolvency of any **insured** shall not relieve us of any of our obligations under this endorsement.
9. **Liberalization Clause.** If we adopt any provision which would broaden the coverage under this endorsement without additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to this endorsement.

ADDITIONAL CONDITIONS

The **SECTION I AND SECTION II - CONDITIONS** titled **Cancellation** and **Nonrenewal** apply to this endorsement.

All other policy provisions apply.

ACTUAL CASH VALUE ON SPECIFIED STRUCTURES ENDORSEMENT

Policy Number:

Named Insured:

Effective Date:

Description of structures:

Regardless of any other provision which may be stated in this policy, the limit of liability for the above described structures will not exceed the lesser of:

1. the actual cash value at the time of the loss of the damaged part of the structure; or
2. the limit of liability applying to the structure.

All other policy provisions apply.

ADDITIONAL INSURED - SPECIAL EVENT ENDORSEMENT (SECTION II)

Policy Number: _____

Named Insured: _____

Name of Additional Insured: _____

(Person or Organization)

Additional Insured Interest: _____

Location of Event: _____

Coverage L Limit of Liability: _____

Coverage period begins and ends at 12:01 A.M. Standard Time at the above designated location.

Effective Date: _____ Expiration Date: _____

The definition of **insured** in this policy includes the person or organization named above as an Additional Insured, but only with respect to **bodily injury** or **property damage** caused by the activities of the named insured in the use of the location designated above while it is rented by or leased to the named insured. This coverage is subject to the following provisions:

1. This coverage does not apply to **bodily injury** to any employee, or to **property damage** incurred by any employee, arising out of or in the course of the employee's employment by the Additional Insured;
2. This coverage does not apply to **bodily injury** or **property damage** for which the Additional Insured may be held liable:
 - a. as a person or organization engaged in manufacturing, distributing, selling, or furnishing alcoholic beverages if such liability is imposed by reason of:
 - (1) any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages; or
 - (2) the furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol or which causes or contributes to the intoxication of any person;
 - b. as an owner or lessor of premises used for manufacturing, distributing, selling, serving or furnishing alcoholic beverages if such liability is imposed by reason of any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages;
3. This coverage does not apply to **bodily injury** or **property damage** arising from products manufactured, sold or distributed by the Additional Insured, including reliance upon a representation or warranty made at any time with respect to such products;
4. The Coverage L limit of liability shown above applies only:
 - a. for damages as may be covered under this endorsement; and
 - b. during the coverage period designated above;
5. We will not be liable for an amount greater than the above stated Coverage L limit of liability; and
6. There will be no refund of premium in the event this endorsement is cancelled.

All other policy provisions apply.

ADDITIONAL INSURED ENDORSEMENT

The definition of **insured** is extended to include the person or organization named in the **Declarations** as an Additional Insured or whose name is on file with us. Unless otherwise limited in the **Declarations**, coverage is with respect to the following policy Sections:

1. Section I - Coverage A;
2. Section II - Coverages L and M but only with respect to the **residence premises** or any other **insured location**, subject to the following:
 - a. the Additional Insured is not an **insured** for the purpose of defining or adding any **insured location** under this policy; and
 - b. this coverage does not apply to **bodily injury** to any employee, or to **property damage** incurred by any employee, arising out of or in the course of the employee's employment by the Additional Insured; and
3. Section III (applicable only to COUNTRY HOMEOWNERS POLICY).

All other policy provisions apply.

CHILD CARE LIABILITY ENDORSEMENT

For the additional premium, **Coverage L - Personal Liability** and **Coverage M - Medical Payments to Others**, of this policy, are extended to provide **bodily injury, property damage**, and medical expense coverages arising out of child care services provided by or at the direction of an **insured** on or from the **residence premises**.

SECTION II - EXCLUSIONS

SECTION II - EXCLUSIONS of this policy is changed as follows:

1. Exclusion 1.b. does not apply to child care services provided by or at the direction of an **insured** on or from the **residence premises**.
2. Exclusion 1.i., (1.j. if this policy is a COUNTRY HOMEOWNERS POLICY) is deleted.
3. The following exclusion is added:

Sexual Molestation Exclusion. We do not cover **bodily injury, property damage**, or medical expense arising out of or resulting from the actual, alleged or threatened sexual molestation of a minor by:

- a. any **insured**;

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

We are not liable for any actual or alleged **bodily injury, property damage**, or medical expense arising out of or resulting from any employment, or the arrangement for employment, by or on behalf of any **insured** of volunteers or persons for hire who commit, are alleged to have committed, or who threaten to commit sexual molestation of a minor.

We have no duty to defend or settle any sexual molestation claim or suit against any **insured**.

SECTION II - CONDITIONS

The following condition is added:

Annual Aggregate Limit. Regardless of the number of **occurrences, insureds**, claims made or persons injured, our total limit of liability in any one policy year for Coverages L and M under the Child Care Liability Endorsement will not exceed the amount shown for Coverage L in the policy **Declarations**.

All other policy provisions apply.

FE-7204.1 AMENDATORY ENDORSEMENT (Arkansas)

SECTION I – CONDITIONS

Appraisal: The following is added:

These procedures are voluntary and non-binding.

Suit Against Us is replaced with the following:

Suit Against Us. No action shall be brought unless there has been compliance with the policy provisions. The action must be started within the period of time allowed by law.

Lienholder Clause: Item c. is replaced with the following:

c. Notices

- (1) If this policy is cancelled by us, the lienholder shall be notified at least:
 - (a) 10 days before the date cancellation takes effect, if we cancel for nonpayment of premium; or
 - (b) 20 days before the date cancellation takes effect, if we cancel for another reason.
- (2) If we elect not to renew this policy, the lienholder shall be notified at least 30 days before the expiration date of this policy.

Proof of mailing shall be sufficient proof of notice.

SECTION I AND SECTION II – CONDITIONS

Cancellation: Items b.(3), b.(4), and c. are replaced with the following:

- b. (3) When this policy has been in effect for more than 60 days, or at any time if it is a renewal with us or at anniversary, we may cancel if there has been:
 - (a) fraud or material misrepresentation made by or with your knowledge in obtaining this policy, continuing this policy,

or in presenting a claim under this policy;

- (b) the occurrence of a material change in the risk which substantially increases any hazard insured against after this policy was issued;
- (c) violation of any local fire, health, safety, building, or construction regulation or ordinances with respect to any insured property or the occupancy of the property, which substantially increases any hazard insured against under this policy; or
- (d) a material violation of a material provision of this policy.

We may cancel this policy by notifying you at least 20 days before the date cancellation takes effect.

- c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded. The return premium will be pro rata.

Premium: The following is added:

When you request changes to this policy, or the information or factors used to determine the premium for this policy change during the policy period, we may adjust the premium in accordance with the change during the policy period. If we decrease the premium during the policy period, we will provide a refund or a credit in the amount of the decrease. If we increase the premium during the policy period, you must pay any additional premium due within the time we specify.

All other policy provisions apply.

EARTHQUAKE AND VOLCANIC EXPLOSION ENDORSEMENT (Excluding Exterior Masonry Veneer)

1. **SECTION I - LOSSES NOT INSURED** references to earthquake and volcanic explosion are deleted. Such insurance as is afforded by Section I of the policy is extended to insure for accidental direct physical loss caused by earthquake or volcanic explosion.

2. We do not insure under this endorsement for loss:

- a. to exterior masonry veneer (stucco is not considered exterior masonry veneer); or
- b. caused by or resulting from any earthquake or volcanic explosion that begins before the inception of this endorsement.

But, if this endorsement replaces earthquake insurance that excludes loss that occurs after the expiration of the policy, we will pay for loss or damage by earthquake, or volcanic explosion that occurs on or after the inception of this endorsement, if the series of earthquake shocks or volcanic explosions began within 72 hours prior to the inception of this insurance.

3. All earthquake shocks or volcanic explosions that occur within any 72-hour period will constitute a single loss. The expiration of this policy will not reduce the 72-hour period.

4. **Deductible:** The deductible for loss caused by earthquake or volcanic explosion is the amount determined by applying the deductible percentage (%) shown in the **Declarations**, separately, to each of the following:

- a. the total **COVERAGE A - DWELLING** limit shown in the **Declarations**, excluding the cost of masonry veneer but not stucco;
- b. the total **DWELLING EXTENSION** limit shown in the **Declarations**; and
- c. the total **COVERAGE B - PERSONAL PROPERTY** limit shown in the **Declarations**.

We will pay only that portion of the loss which exceeds the separate deductibles calculated above. The minimum deductible for each occurrence is \$250.

All other policy provisions apply.

FE-7437.3 RENTED MANUFACTURED HOME ENDORSEMENT

This coverage applies while the **residence premises** is rented to others.

DEFINITIONS: The definition of "**residence premises**" is replaced with the following:

"**residence premises**" means:

- a. the one, two, three or four-family dwelling, other structures and grounds; or
- b. that part of any other building;

which is shown in the **Declarations**.

SECTION I - COVERAGES

COVERAGE A - DWELLING

We cover the dwelling while it is rented to others.

COVERAGE B - PERSONAL PROPERTY

Property Not Covered, item g. is deleted.

SECTION I - LOSSES INSURED

COVERAGE B - PERSONAL PROPERTY, item 9. **Theft** is replaced with the following:

9. **Theft**, including attempted theft and loss of property from a known location when it is probable that the property has been stolen.

This peril does not include:

- a. loss of a precious or semi-precious stone from its setting;
- b. loss caused by theft:
 - (1) committed by an **insured**;
 - (2) in or to a dwelling under construction or of materials and supplies for use in the construction until the dwelling is completed and occupied; or

(3) of any of the following property:

- (a) money, bank notes, bullion, gold, goldware, silver, silverware, pewterware, platinum, coins and medals;
- (b) securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps; or
- (c) jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones;

SECTION II - EXCLUSIONS

Coverage L - Personal Liability and **Coverage M - Medical Payments to Others**, exclusion 1.b. is replaced with the following:

- b. **bodily injury** or **property damage** arising out of **business** pursuits of any **insured** or the rental or holding for rental of any part of any premises by any **insured**. This exclusion does not apply:
 - (1) to activities which are ordinarily incident to non-**business** pursuits; or
 - (2) to the rental or holding for rental of the **residence premises**;

All other policy provisions apply.

PRODUCTS AND COMPLETED OPERATIONS EXCLUSION ENDORSEMENT

This endorsement applies only to coverage provided by **Options IO - Incidental Business** and **BU - Business Pursuits**.

COVERAGE L - PERSONAL LIABILITY does not apply to **bodily injury** or **property damage** included within the **products hazard** or the **completed operations hazard**.

As used in this endorsement:

"products hazard" includes **bodily injury** and **property damage** arising out of an **insured's products** or reliance upon a representation or warranty made at any time with respect to the **insured's products**, but only if the **bodily injury** or **property damage** occurs:

1. after physical possession of such products has been relinquished to others; and
2. away from the **residence premises** owned by or rented to an **insured**.

"insured's products" means goods or products manufactured, sold, handled or distributed by an **insured** or by others trading under an **insured's** name. **Insured's products** includes their containers. **Insured's products** does not include a vehicle, vending machine or any property other than such container rented to, loaned to or located for use of others but not sold.

"completed operations hazard"

1. Includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occurs away from the **residence premises** owned by or rented to an **insured**. Operations include material, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- a. when all operations to be performed by or on behalf of an **insured** under the **contract** have been completed;
- b. when all operations to be performed by or on behalf of an **insured** at the site of the operations have been completed; or
- c. when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise completed, shall be deemed completed.

2. Does not include **bodily injury** or **property damage** arising out of:
 - a. operations in connection with the transportation of property, unless the **bodily injury** or **property damage** arises out of a condition in or on a vehicle created by loading or unloading; or
 - b. the existence of tools, uninstalled equipment or abandoned or unused materials.

"contract" means any written contract or agreement in which an **insured** has expressly assumed liability for damages to which this policy and endorsement apply, provided that such liability shall not be construed as including liability under a warranty of the fitness or quality of an **insured's products** or a warranty that work performed by or on behalf of an **insured** will be done in a workmanlike manner.

All other policy provisions apply.

ACTS, ERRORS AND OMISSIONS EXCLUSION ENDORSEMENT

This endorsement applies only to coverage provided by **Option IO – Incidental Business**.

Coverage does not apply to liability arising out of any acts, errors or omissions of an **insured**, or any other person for whose acts an **insured** is liable, resulting from the preparation or approval of data, plans, designs, opinions, reports, programs, specifications, supervisory inspections or engineering services in the conduct of an **insured's business**.

All other provisions of this policy apply.

FE-7528.3 INFLATION AND DWELLING REPLACEMENT COST ENDORSEMENT

SECTION I - COVERAGES: The following is added:

INFLATION COVERAGE

The limits of liability shown in the **Declarations** for Coverages A and B will be increased at the same rate as the increase in the Inflation Coverage Index shown in the **Declarations**.

To find the limits on a given date:

1. divide the Index on that date by the Index as of the effective date of this Inflation Coverage provision; then
2. multiply the resulting factor by the limits of liability for Coverages A and B separately.

The limits of liability will not be reduced to less than the amounts shown in the **Declarations**.

If during the term of this policy the Coverage A limit of liability is changed at your request, the effective date of this Inflation Coverage provision is changed to coincide with the effective date of such change.

SECTION I – LOSS SETTLEMENT

COVERAGE A – DWELLING is replaced with the following:

COVERAGE A - DWELLING

1. We will pay the cost to repair or replace with similar construction and for the same use on the premises shown in the **Declarations**, the damaged part of the property covered under **SECTION I - COVERAGES, COVERAGE A - DWELLING**, except for wood fences, subject to the following:

- a. until actual repair or replacement is completed, we will pay only the actual cash value at the time of the loss of the damaged part of the property, up to the applicable limit of liability shown in the **Declarations**, not to exceed the cost to repair or replace the damaged part of the property;
 - b. when the repair or replacement is actually completed, we will pay the covered additional amount you actually and necessarily spend to repair or replace the damaged part of the property, or an amount up to the applicable limit of liability shown in the **Declarations**, whichever is less;
 - c. to receive any additional payments on a replacement cost basis, you must complete the actual repair or replacement of the damaged part of the property within two years after the date of loss, and notify us within 30 days after the work has been completed; and
 - d. we will not pay for increased costs resulting from enforcement of any ordinance or law regulating the construction, repair or demolition of a building or other structure.
2. Wood Fences: We will pay the actual cash value at the time of loss for loss or damage to wood fences, not to exceed the limit of liability shown in the **Declarations** for **COVERAGE A - DWELLING EXTENSION**.

All other policy provisions apply.

JOINT OWNERSHIP ENDORSEMENT

DEFINITIONS

The definitions “**insured location**” and “**residence premises**” are amended to mean the one, two, three or four-family dwelling, other structures, and grounds which is shown in the **Declarations**.

SECTION I - COVERAGES

COVERAGE B - PERSONAL PROPERTY

We cover only personal property owned by you and used in conjunction with the **residence premises**. This coverage applies only while the personal property is on the **residence premises** or temporarily off premises for repairs.

ADDITIONAL COVERAGES

Credit Card, Bank Fund Transfer Card, Forgery and Counterfeit Money is deleted.

SECTION I - LOSSES INSURED

COVERAGE B - PERSONAL PROPERTY, Theft is replaced with the following:

Theft, including attempted theft and loss of property from a known location when it is probable that the property has been stolen.

This peril does not include:

- a. loss of a precious or semi-precious stone from its setting;
- b. loss caused by theft:
 - (1) committed by an **insured** or by any other person regularly residing at the **residence premises**;
 - (2) in or to a dwelling under construction or of materials and supplies for use in the construction until the dwelling is completed and occupied; or
 - (3) from the part of the **residence premises** rented to others:
 - (a) caused by a tenant, members of the tenant's household, or the tenant's employees;
 - (b) of money, bank notes, bullion, gold, goldware, silver, silverware, pewterware, platinum, coins and medals;
 - (c) of securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, deeds, evidences of debt, letters

of credit, notes other than bank notes, manuscripts, passports, tickets and stamps; or

(d) of jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones;

c. loss caused by theft that occurs away from the **residence premises** of:

(1) watercraft of all types, including their furnishings, equipment and outboard motors; or

(2) trailers and campers designed to be pulled by or carried on a vehicle.

SECTION II - LIABILITY COVERAGES

COVERAGE L - PERSONAL LIABILITY is replaced with the following:

COVERAGE L - PERSONAL LIABILITY

If a claim is made or a suit is brought against an **insured** for damages because of **bodily injury** or **property damage** to which this coverage applies, caused by an **occurrence** and which arises from the ownership, maintenance, or use of the **residence premises**, we will:

- a. pay up to our limit of liability for the damages for which the **insured** is legally liable; and
- b. provide a defense at our expense by counsel of our choice. We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend any claim or suit ends when the amount we pay for damages, to effect settlement or satisfy a judgment resulting from the **occurrence**, equals our limit of liability.

COVERAGE M - MEDICAL PAYMENTS TO OTHERS is replaced with the following:

COVERAGE M - MEDICAL PAYMENTS TO OTHERS

We will pay the necessary medical expenses incurred or medically ascertained within three years from the date of an accident causing **bodily injury** which arises out of a condition on the **residence premises**. This coverage applies only to a person on the **residence premises** with the permission of an **insured**. Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services.

All other policy provisions apply.

SERFF Tracking Number: SFMA-125267273 State: Arkansas
Filing Company: State Farm Fire and Casualty Company State Tracking Number: AR-PC-07-025894
Company Tracking Number: MH-22459
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners
Product Name: MH-22459
Project Name/Number: MH-22459/MH-22459

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 08/31/2007

Comments:

Attachments:

AR 22459 PC TD-1 - P-C Transmittal Document.pdf
AR 22459 PC FFS-1 - Form Filing Schedule.pdf

Satisfied -Name: AR Manufactured Home Synopsis & Endorsement Exhibits **Review Status:** Approved 08/31/2007

Comments:

Attachments:

AR MHO Policy Synopsis.pdf
AR MHO Endorsement Synopsis.pdf
AR MHO New Endorsements.pdf
AR MHO Revised Endorsements.pdf
AR MHO Endorsements Deleted.pdf
AR MHO Endorsements No Change.pdf

Satisfied -Name: Side by Side Comparisons **Review Status:** Approved 08/31/2007

Comments:

Attachments:

3200 sbs.pdf
5255-1 sbs.pdf
5256sbs.pdf
5257sbs.pdf
5263sbs.pdf
5268sbs.pdf
7437-3 sbs.pdf
7528-3 sbs.pdf
7204-1 sbs.pdf

SERFF Tracking Number: SFMA-125267273 State: Arkansas
Filing Company: State Farm Fire and Casualty Company State Tracking Number: AR-PC-07-025894
Company Tracking Number: MH-22459
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners
Product Name: MH-22459
Project Name/Number: MH-22459/MH-22459

Satisfied -Name: Side by Sides **Review Status:** Approved 08/31/2007

Comments:

Attachments:
79332sbs.pdf
7204-1 sbs.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	New Business
	Renewal Business
	f. State Filing #:
g. SERFF Filing #:	
h. Subject Codes	

3. Group Name	Group NAIC #			
State Farm Insurance Companies	0176			
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
State Farm Fire and Casualty Company	Illinois	25143	37-0533080	

5. Company Tracking Number	MH-22459
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Nate Gross State Farm Fire and Casualty Company One State Farm Plaza, D-4 Bloomington, IL 61710	Forms Manager	(309) 766-3003	(309) 766-0225	nathan.gross.aiqq@statefarm.com
	Tom Monson State Farm Fire and Casualty Company One State Farm Plaza, D-4 Bloomington, IL 61710	Forms Director and Assistant Secretary- Treasurer	(309) 766-2270	(309) 766-0225	tom.monson.apky@statefarm.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Thomas W. Monson		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	04.0
10. Sub-Type of Insurance (Sub-TOI)	04.0002
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Manufactured Home
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description) -
14. Effective Date(s) Requested	January 1, 2008 for new business and April 1, 2008 for renewals.
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	n/a
17. Reference Organization # & Title	n/a
18. Company's Date of Filing	August 24, 2007
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #
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MH-22459

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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We respectfully request your approval of a revision in the forms and endorsements for our Manufactured Home Program. Many of the changes we are making are consistent with revisions that have previously been implemented in our Homeowners Program. We have also updated the policy to incorporate several coverage changes currently being added by separate endorsements. Some of the additional changes respond to a changing legal environment and specify the coverage we intend to provide in a way that is consistent with the new environment.

One goal of this policy update is to make the coverages in our Manufactured Home Policy mirror those available to our Homeowners policyholders as much as possible. The evolution of the manufactured home industry towards improved standards and building processes call for a product that reflects this fast growing market. With this move toward consistency with our Homeowners product, two policy changes we are making will reduce the coverage included in our Manufactured Home Policy:

- **FLOOD** – Coverage for loss from flood is being removed from the policy. We will communicate with our policyholders, at multiple points in the conversion process, that they should contact their agent if they are interested in applying for flood coverage through the National Flood Insurance Program.
- **EARTH MOVEMENT** – Coverage for loss caused by earth movement is being removed from the policy. Option EM, which provided earth movement coverage, has been deleted. All policyholders will be offered the opportunity to purchase earthquake coverage when they receive their new policy.

An additional change we are making is the addition of a Section II liability exclusion for fungus. This exclusion applies to bodily injury or property damage arising out of the actual, alleged or threatened contact with, or exposure to, fungus (including mold).

The Manufactured Home Policy remains an actual cash value contract. Currently, policyholders with eligible manufactured homes can purchase replacement cost coverage for their dwelling and other appurtenant structures via a separate endorsement. In addition, all policyholders have the option to purchase replacement cost coverage for their contents by separate endorsement. With this rewrite, we are introducing two Loss Settlement Provisions for Coverage B – Personal Property (B1 and B2). These provisions, like those in our Homeowners Policy, provide for replacement cost or actual cash value loss settlement based on the insured's coverage selection. These loss settlement provisions replace the existing endorsement approach to providing this coverage. The policy Declarations Page will indicate which Loss Settlement Provision applies.

To aid in your review, enclosed are the following:

Policy and Endorsement Synopsis – The forms and endorsements are listed in numerical order. A brief description of each form and endorsement is provided.

Endorsement Exhibits – A summary of the endorsements that are being revised, deleted, continued without change and new endorsements.

Form Comparisons – A comparison between the policy language for the current and proposed policy form. This comparison details coverage broadenings and restrictions. Also for changed endorsements, a comparison between the current and proposed language is provided.

Effective March 1, 2007

Policy Forms and Endorsements – The policy form and all endorsements to be used in the revised program.

A companion rate and rule filing is being submitted under separate cover and is identified as filing number MH-22458.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: Submitted via EFT
Amount: \$50.00

Refer to each state’s checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state’s checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	MH-22459			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Manufactured Home Declarations Page	FP-7090.4C	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	FP-7090.3C	
02	Manufactured Home Policy	FP-7933.2	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	FP-7933.1	
03	Coverage B Inflation Coverage Endorsement	FE-3200	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
04	Off Premises Structures Endorsement	FE-5255.1	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	FE-7454.1	
05	Coverage D - Loss Assessment Endorsement	FE-5256	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	FE-7465.3	
06	Nurses' Professional Liability Insurance Endorsement	FE-5257	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	FE-7467.1	
07	Actual Cash Value on Specified Structures Endorsement	FE-5260	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
08	Additional Insured - Special Event Endorsement (Section II)	FE-5263	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	FE-7544	
09	Additional Insured Endorsement	FE-5267	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
10	Child Care Liability Endorsement	FE-5268	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	FE-7499	
11	Amendatory Endorsement	FE-7204.1	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	FE-7204	
12	Earthquake Endorsement	FE-7300.4	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		

Effective March 1, 2007

13	Rented Manufactured Home	FE-7437.3	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	FE-7437.2	
14	Products and Completed Operations Exclusion Endorsement	FE-7485.1	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
15	Acts, Errors and Omissions Exclusion Endorsement	FE-7486	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
16	Inflation and Dwelling Replacement Cost Endorsement	FE-7528.3	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	FE-7528.2	
17	Joint Ownership Endorsement	FE-7566	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
18	Motor Vehicle Endorsement	FE-5452	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
19	Personal Property Inflation and Replacement Cost	FE-5705	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
20	Fungus (Including Mold) Exclusion	FE-5901	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
21	Flood Amendatory Endorsement	FE-7377.1	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
22	Flood Exclusion Endorsement	FE-7431.3	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
23	Dwelling & Personal Property Inflation/Personal Property RC	FE-7522.3	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
24	Inflation and Dwelling Personal Property Replacement Cost	FE-7529.2	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

Arkansas Manufactured Home Policy

Synopsis

FP-7090.4C Manufactured Home Declarations Page, replaces FP-7090.3C.

A computer produced form issued with new business policy issuance which states the named insured's name and address, location of the insured premises, coverages provided, coverage limits, deductibles, applicable loss settlement provision, applicable endorsements and optional policy provisions.

FP-7933.2 Manufactured Home Policy, replaces FP-7933.1.

Section I provides coverage for accidental direct physical loss (except as provided in the Losses Not Insured section) to the dwelling and appurtenant structures, including Loss of Use. Personal property is insured for loss caused by the perils named.

Losses to the dwelling and appurtenant structures are settled on an actual cash value basis, subject to policy limits.

Losses to personal property are settled on either a Limited Replacement Cost or a Depreciated Loss Settlement basis as indicated in the Declarations.

Section II provides comprehensive personal liability coverage, and medical payments to others coverage.

Arkansas Manufactured Home

Endorsement Synopsis

FE-3200 Coverage B Inflation Coverage Endorsement, new endorsement.

Provides inflation coverage for Coverage B property.

FE-5255.1 Off Premises Structures Endorsement, replaces FE-7454.1.

Expands Coverage A - Dwelling Extension to include coverage for eligible off premises structures used in connection with the residence premises.

FE-5256 Coverage D – Loss Assessment Endorsement, replaces FE-7465.3.

Provides coverage for loss assessments charged by a homeowners association.

FE-5257 Nurses’ Professional Liability Insurance Endorsement, replaces FE-7467.1.

To provide coverage for liability which may arise out of activities of a licensed, registered, practical or vocational nurse.

FE-5260 Actual Cash Value on Specified Structures Endorsement, new endorsement.

Provides coverage on specified structures for actual cash value at the time of loss.

FE-5263 Additional Insured – Special Event Endorsement (Section II), replaces FE-7544.

Names a municipality, park district, etc., as an additional insured when the named insured rents/leases a facility from such party for short term use. Provides only Section II coverage.

FE-5267 Additional Insured Endorsement, new endorsement.

To add an additional insured interest in the residence premises or any other insured location to which the policy applies.

FE-5268 Child Care Liability Endorsement, replaces FE-7499.

Extends Section II coverage for the insured’s child care services provided on or from the residence premises.

FE-7204.1 Amendatory Endorsement, replaces FE-7204.

Attached at policy issuance to comply with state law regarding “Appraisal”, “Suit Against Us” and “Cancellation” Conditions. Also adds language to allow us to adjust the policy premium during the policy period.

FE-7300.4 Earthquake and Volcanic Explosion Endorsement (Excluding Exterior Masonry Veneer), new endorsement.

Covers earthquake and volcanic explosion damage. Damage to exterior masonry veneer is excluded.

FE-7315.1 Blank Endorsement, not changed.

Provides a means of adding manuscript wording or endorsement language.

FE-7374.1 Vendors Single Interest Endorsement, not changed.

Provides vendors single interest coverage.

FE-7417.1 Change and Attaching Clause Endorsement, not changed.

Provides the ability to make changes, corrections or additions to the policy.

FE-7419.2 Inflation Coverage Endorsement, not changed.

Provides inflation coverage for Coverage A and Coverage B property.

FE-7424.1 Exclusion Endorsement, not changed.

Provides a means of excluding specific Section I property and specific Section II coverages.

FE-7437.3 Rented Manufactured Home Endorsement, replaces FE-7437.2.

Must be attached when the manufactured home is rented to others. Revises policy definitions, Section I and Section II provisions to provide coverage while the residence premises is rented to others.

FE-7448.1 Waterbed Liability Endorsement (Section II), not changed.

An optional endorsement to provide coverage for damage to property of others for which the insured is legally liable arising out of the ownership or use of a waterbed.

FE-7468.3 Personal Injury Endorsement, not changed.

Provides coverage for personal injury which may arise out of libel, slander, invasion of privacy, false arrest, etc.

FE-7473.1 Fire Department Service Charge Increase Endorsement (\$1,000 Limit), not changed.

Increases the Fire Department Service Charge to \$1,000.

FE-7474.1 Fire Department Service Charge Increase Endorsement (\$1,500 Limit), not changed.

Increases the Fire Department Service Charge to \$1,500.

FE-7475.1 Fire Department Service Charge Increase Endorsement (\$2,000 Limit), not changed.

Increases the Fire Department Service Charge to \$2,000.

FE-7485.1 Products and Completed Operations Exclusion Endorsement, new endorsement.

Used in conjunction with Optional Policy Provisions BU and IO to exclude both products and completed operations coverage.

FE-7486 Acts, Errors and Omissions Exclusion Endorsement, new endorsement.

Used in conjunction with Optional Policy Provision IO to exclude acts, errors and omissions coverage.

FE-7528.3 Inflation and Dwelling Replacement Cost Endorsement, replaces FE-7528.2.

Optional endorsement to provide replacement cost coverage on qualifying manufactured homes.

FE-7566 Joint Ownership Endorsement, new endorsement.

Provides coverage on a jointly owned seasonal dwelling. Coverage B applies only to property used in conjunction with the premises, and Section II is limited to the premises.

FE-8706.1 Exclusion of Cosmetic Loss to Metal Roof Coverings Caused by Hail, not changed.

Excludes cosmetic loss or damage to roof coverings caused by hail on both new and renewal business.

Arkansas Manufactured Home

New Endorsements

Form Number	Title	Reason Developed/Added
FE-3200	Coverage B Inflation Coverage Endorsement	Inflation coverage for personal property was previously included in endorsements providing replacement cost coverage. With replacement cost coverage now provided via Personal Property Loss Settlement Provision B1 in the new policy, FE-3200 was developed to provide inflation coverage for personal property.
FE-5260	Actual Cash Value on Specified Structures Endorsement	Expanding use of endorsement currently available in the Homeowners Program to our Manufactured Home Program.
FE-5267	Additional Insured Endorsement	Expanding use of endorsement currently available in the Homeowners Program to our Manufactured Home Program.
FE-7300.4	Earthquake and Volcanic Explosion Endorsement (Excluding Exterior Masonry Veneer)	Option EM – Earth Movement has been removed from the policy. Earthquake coverage is now available as an optional endorsement.
FE-7485.1	Products and Completed Operations Exclusion Endorsement	Expanding use of endorsement currently available in the Homeowners Program to our Manufactured Home Program.
FE-7486	Acts, Errors and Omissions Exclusion Endorsement	Expanding use of endorsement currently available in the Homeowners Program to our Manufactured Home Program.
FE-7566	Joint Ownership Endorsement	Expanding use of endorsement currently available in the Homeowners Program to our Manufactured Home Program.

Arkansas Manufactured Home

Revised Endorsements

Old Number	New Number	Title	Reason Revised
FE-7437.2	FE-7437.3	Rented Manufactured Home Endorsement	Residence premises definition revised for consistency with new policy.
FE-7454.1	FE-5255.1	Off Premises Structures Endorsement	Reformatting, editorial and language revisions to be consistent with new policy.
FE-7465.3	FE-5256	Coverage D – Loss Assessment Endorsement	Deleted Loss Settlement language. The SECTION I – LOSS SETTLEMENT language in the policy now applies. Editorial changes.
FE-7467.1	FE-5257	Nurses’ Professional Liability Insurance Endorsement	Language revisions to be consistent with corresponding policy provisions.
FE-7499	FE-5268	Child Care Liability Endorsement	Editorial changes.
FE-7528.2	FE-7528.3	Inflation and Dwelling Replacement Cost Endorsement	Revised to reflect the new LOSS SETTLEMENT section in the policy. Replaced “equivalent construction” with “similar construction”. Two year time limit added for completion of repairs in order to receive replacement cost payment. All Coverage A property, including fences (other than wood fences), carpeting, domestic appliances and awnings, now covered for replacement cost.
FE-7204	FE-7204.1	Amendatory Endorsement	Editorial changes and added Premium Condition language
FE-7544	FE-5263	Additional Insured – Special Event Endorsement (Section II)	Space added for indication of policy number and named insured. Fully earned premium language added. Editorial changes

Arkansas Manufactured Home

Deleted Endorsements

Form Number	Title	Reason Deleted
FE-5452	Motor Vehicle Endorsement	Language has been incorporated into the new policy.
FE-5705	Personal Property Inflation and Replacement Cost Endorsement	Replacement cost coverage for personal property is provided by activating Loss Settlement Provision B1 in the new policy. Policyholders that currently have FE-5705 will receive the Coverage B Inflation Coverage Endorsement, FE-3200, at renewal.
FE-5901	Fungus (Including Mold) Exclusion Endorsement	Language has been incorporated into the new policy.
FE-7377.1	Flood Amendatory Endorsement	Flood coverage has been removed from the policy; this endorsement is no longer needed.
FE-7431.3	Flood Exclusion Endorsement	Flood coverage has been removed from the policy; this endorsement is no longer needed.
FE-7522.3	Dwelling and Personal Property Inflation and Personal Property Replacement Cost Endorsement	Replacement cost coverage for personal property is provided by activating Loss Settlement Provision B1 in the new policy. Policyholders that currently have FE-7522.3 will receive the Inflation Coverage Endorsement, FE-7419.2, at renewal.
FE-7529.2	Inflation and Dwelling/Personal Property Replacement Cost Endorsement	Replacement cost coverage for personal property is provided by activating Loss Settlement Provision B1 in the new policy. Policyholders that currently have FE-7529.2 will receive the Inflation and Dwelling Replacement Cost Endorsement, FE-7528.3, at renewal.

Arkansas Manufactured Home
Endorsements Continued Without Change

Form Number	Title
FE-7315.1	Blank Endorsement
FE-7374.1	Vendors Single Interest Endorsement
FE-7417.1	Change and Attaching Clause Endorsement
FE-7419.2	Inflation Coverage Endorsement
FE-7424.1	Exclusion Endorsement
FE-7448.1	Waterbed Liability Endorsement (Section II)
FE-7468.3	Personal Injury Endorsement
FE-7473.1	Fire Department Service Charge Increase Endorsement (\$1,000 Limit)
FE-7474.1	Fire Department Service Charge Increase Endorsement (\$1,500 Limit)
FE-7475.1	Fire Department Service Charge Increase Endorsement (\$2,000 Limit)
FE-8706.1	Exclusion of Cosmetic Loss to Metal Roof Coverings Caused by Hail

CURRENT ENDORSEMENT FE-5705	PROPOSED ENDORSEMENT FE-3200	COMMENTS
<p><u>PERSONAL PROPERTY INFLATION AND REPLACEMENT COST ENDORSEMENT</u></p> <p>SECTION I - COVERAGES: The following is added:</p> <p>INFLATION COVERAGE: <u>PERSONAL PROPERTY</u></p> <p>The limit of liability shown in the Declarations for Coverage B will be increased at the same rate as the increase in the Inflation Coverage Index shown in the Declarations.</p> <p>To find the limit on a given date:</p> <ol style="list-style-type: none"> 1. divide the Index on that date by the Index as of the effective date of this Inflation Coverage provision; then 2. multiply the resulting factor by the limit of liability for Coverage B. <p>The limit of liability will not be reduced to less than the amount shown in the Declarations.</p> <p>If during the term of this policy the Coverage B limit of liability is changed at your request, the effective date of this Inflation Coverage provision is changed to coincide with the effective date of such change.</p> <p><u>SECTION I - CONDITIONS, item 3. Loss Settlement is replaced with the following:</u></p> <p><u>3. Loss Settlement.</u></p>	<p><u>COVERAGE B INFLATION COVERAGE ENDORSEMENT</u></p> <p>SECTION I – COVERAGES: The following is added:</p> <p>INFLATION COVERAGE: <u>COVERAGE B</u></p> <p>The limit of liability shown in the Declarations for Coverage B will be increased at the same rate as the increase in the Inflation Coverage Index shown in the Declarations.</p> <p>To find the limit on a given date:</p> <ol style="list-style-type: none"> 1. divide the Index on that date by the Index as of the effective date of this Inflation Coverage provision; then 2. multiply the resulting factor by the limit of liability for Coverage B. <p>The limit of liability will not be reduced to less than the amount shown in the Declarations.</p> <p>If during the term of this policy the Coverage B limit of liability is changed at your request, the effective date of this Inflation Coverage provision is changed to coincide with the effective date of such change.</p> <p>(The following text taken from revised Manufactured Home Policy FP-7933.2 for comparison purposes only. It is <u>not</u> part of endorsement FE-3200)</p> <p><u>1. B1 - Limited Replacement Cost Loss Settlement.</u></p> <p><u>a. We will pay the cost to repair or replace property covered under SECTION I - COVERAGES, COVERAGE B - PERSONAL PROPERTY, except for property listed in item b. below, subject to the following:</u></p> <p><u>(1) until repair or replacement is completed, we will pay only the cost to repair or replace less depreciation;</u></p>	<p>Title changed.</p> <p>Heading revised for consistency.</p> <p>Replacement cost language deleted from this endorsement. Replacement cost coverage for Personal Property now available through COVERAGE B – PERSONAL PROPERTY, Loss Settlement provision B1 – Limited Replacement Cost Loss Settlement in the new policy (FP-7933.2). The policy text is shown following FE-3200 for comparison purposes only.</p>

CURRENT ENDORSEMENT FE-5705	PROPOSED ENDORSEMENT FE-3200	COMMENTS
<p>a. We will pay <u>actual cash</u> value at the time of loss for:</p> <p>(1) <u>fences</u>;</p> <p>(2) <u>antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles</u>;</p> <p>(3) <u>articles whose age or history contribute substantially to their value including, but not limited to memorabilia, souvenirs and collectors items; and</u></p> <p>(4) <u>property not useful for its intended purpose.</u></p> <p><u>However, we will not pay an amount exceeding the applicable limit of liability or an amount exceeding that necessary to repair or replace the property.</u></p> <p>b. We will pay the cost to repair or replace:</p> <p>(1) <u>other personal property and other structures (except fences) that are not buildings under Dwelling Extension; and</u></p> <p>(2) <u>carpeting, domestic appliances, awnings and outdoor antennas, whether or not attached to buildings; subject to the following:</u></p>	<p>(2) <u>after repair or replacement is completed, we will pay the difference between the cost to repair or replace less depreciation and the cost you have actually and necessarily spent to repair or replace the property; and</u></p> <p>(3) <u>if property is not repaired or replaced within two years after the date of loss, we will pay only the cost to repair or replace less depreciation.</u></p> <p>b. We will pay <u>market</u> value at the time of loss for:</p> <p>(1) <u>antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles</u>;</p> <p>(2) <u>articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs and collectors items; and</u></p> <p>(3) <u>property not useful for its intended purpose.</u></p>	<p>Replaced "actual cash value" with "market value".</p> <p>Loss settlement language for specified Coverage A property no longer included in personal property loss settlement.</p> <p>Loss settlement language for specified Coverage A property no longer included in personal property loss settlement. All Coverage A property will now be covered at actual cash value rather than the cost to repair or replace.</p>

CURRENT ENDORSEMENT FE-5705	PROPOSED ENDORSEMENT FE-3200	COMMENTS
<p><u>(a) loss to property not repaired or replaced within one year after the loss will be settled on an actual cash value basis; and</u></p> <p>(b) we will not pay an amount exceeding the smallest of the following:</p> <ul style="list-style-type: none"> i. <u>replacement</u> cost at the time of loss; ii. the full cost of repair; iii. any special limit of liability described in the policy; or iv. any applicable <u>Coverage A or Coverage B</u> limit of liability. <p>c. <u>We will pay actual cash value at the time of loss for other covered property losses. This means there may be deduction for depreciation. We will not pay an amount exceeding:</u></p> <ul style="list-style-type: none"> (1) <u>that necessary to repair or replace;</u> (2) <u>any special limit of liability described in the policy; or</u> (3) <u>any applicable Coverage A or Coverage B limit of liability.</u> <p>All other policy provisions apply.</p>	<p><u>However,</u> we will not pay an amount exceeding the smallest of the following <u>for items a. and b. above:</u></p> <ul style="list-style-type: none"> (1) <u>our cost to replace</u> at the time of loss; (2) the full cost of repair; (3) any special limit of liability described in the policy; or (4) any applicable Coverage B limit of liability. <p>All other policy provisions apply.</p>	<p>Time limit increased from one year to two years to repair or replace in order to receive replacement cost payment. See item a.(3) above.</p> <p>Revised to indicate we will not pay more than our cost to replace an item.</p> <p>Deleted the reference to Coverage A.</p> <p>Separate actual cash value settlement no longer needed.</p>

CURRENT ENDORSEMENT FE-7454.1	PROPOSED ENDORSEMENT FE-5255.1	COMMENTS
<p>(3) <u>R</u>ented or held for rental to a person not a tenant of the dwelling, unless used solely as a private garage.</p> <p>(2) <u>U</u>sed in whole or in part for business purposes; <u>or</u></p> <p>All other <u>provisions of the policy</u> apply.</p>	<p>(2) <u>r</u>ented or held for rental to a person not a tenant of the dwelling, unless used solely as a private garage; or</p> <p>(3) <u>u</u>sed in whole or in part for business purposes; <u>except a structure on the residence premises used solely for office space for paperwork, computer work, or use of a telephone when the activities are:</u></p> <p style="padding-left: 40px;">(a) <u>duties of the insured's employment by another; and</u></p> <p style="padding-left: 40px;">(b) <u>performed solely by the insured</u></p> <p>All other <u>policy provisions</u> apply.</p>	<p>Editorial change. Current item (2) now appears as item (3).</p> <p>Exception added for structures on the residence premises used by the insured as office space for telecommuting.</p> <p>Editorial change.</p>

<p align="center">CURRENT ENDORSEMENT FE-7465.3</p>	<p align="center">PROPOSED ENDORSEMENT FE-5256</p>	<p align="center">COMMENTS</p>
<p align="center">COVERAGE D - LOSS ASSESSMENT ENDORSEMENT</p> <p>1. SECTION I - COVERAGES</p> <p>The following is added:</p> <p>COVERAGE D - LOSS ASSESSMENT</p> <p>We will pay your share of any assessment charged by the homeowners association, of which you are a member, against all homeowners in accordance with the governing rules of the homeowners association, when the assessment is made as a result of:</p> <ol style="list-style-type: none"> 1. a direct loss to which Section I of this policy would apply except as provided in SECTION I - LOSSES NOT INSURED, to the commonly owned homeowners association property, including personal property, owned by all homeowners collectively; 2. an occurrence to which Section II of this policy would apply; 3. damages which the homeowners association may be obligated to pay because of personal injury due to false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, misrepresentation, humiliation; or 4. illegal discrimination (unless coverage is prohibited by <u>law, but only with respect to the liability other than fines and penalties imposed by law</u>), <u>libel, slander, defamation of character, or invasion of rights of privacy.</u> <p>2. SECTION I - LOSSES INSURED</p> <p>Provisions applying to Coverage A also apply to Coverage D.</p>	<p align="center">COVERAGE D - LOSS ASSESSMENT ENDORSEMENT</p> <p>1. SECTION I - COVERAGES</p> <p>The following is added:</p> <p>COVERAGE D - LOSS ASSESSMENT</p> <p>We will pay for your share of any assessment charged by the homeowners association, of which you are a member, against all homeowners in accordance with the governing rules of the homeowners association, when the assessment is made as a result of:</p> <ol style="list-style-type: none"> 1. a direct loss to which Section I of this policy would apply except as provided in SECTION I - LOSSES NOT INSURED, to the commonly owned homeowners association property, including personal property, owned by all homeowners collectively; 2. an occurrence to which Section II of this policy would apply; 3. damages which the homeowners association may be obligated to pay because of personal injury due to false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, misrepresentation, humiliation; or 4. illegal discrimination (unless coverage is prohibited by <u>law</u>), <u>but only with respect to the liability other than fines and penalties imposed by law; or</u> 5. <u>libel, slander, defamation of character, or invasion of rights of privacy.</u> <p>2. SECTION I - LOSSES INSURED</p> <p>Provisions applying to Coverage A also apply to Coverage D.</p>	<p>Editorial change.</p>

<p style="text-align: center;">CURRENT ENDORSEMENT FE-7465.3</p>	<p style="text-align: center;">PROPOSED ENDORSEMENT FE-5256</p>	<p style="text-align: center;">COMMENTS</p>
<p>3. SECTION I - CONDITIONS</p> <p>As respects Coverage D only, Loss Settlement and Other Insurance are replaced with the following:</p> <p>Loss Settlement. Covered property losses are settled as follows:</p> <p>a. <u>Personal property at actual cash value at the time of loss. There may be deduction for depreciation. We will not pay an amount exceeding that necessary to repair or replace.</u></p> <p>b. <u>Building Property:</u></p> <p>(1)<u>if the damage is repaired or replaced within a reasonable time, at the actual cost to repair or replace at the time of loss;</u></p> <p>(2)<u>if the damage is not repaired or replaced within a reasonable time, at actual cash value at the time of loss but not exceeding the amount necessary to repair or replace.</u></p> <p>Other Insurance. This insurance shall be excess over other insurance in the name of the homeowners association covering the same property covered by this policy.</p> <p>4. SECTION II - EXCLUSIONS</p> <p>Items 1.b., 1.c., 2.a. and 3.a. do not apply <u>with respect to</u> Coverage D.</p> <p>5. Any Earthquake and Volcanic Explosion Endorsement applicable to Coverage A shall also apply to Coverage D.</p> <p>All other policy provisions apply.</p>	<p>3. SECTION I - CONDITIONS</p> <p>As respects Coverage D only, Other Insurance is replaced with the following:</p> <p>Other Insurance. This insurance shall be excess over other insurance in the name of the homeowners association covering the same property covered by this policy.</p> <p>4. SECTION II - EXCLUSIONS</p> <p>Items 1.b., 1.c., 2.a. and 3.a. do not apply <u>to the extent of any coverage provided under</u> Coverage D.</p> <p>5. Any Earthquake and Volcanic Explosion Endorsement applicable to Coverage A shall also apply to Coverage D.</p> <p>All other policy provisions apply.</p>	<p>Deleted Loss Settlement language - not applicable to Coverage D.</p> <p>Editorial change.</p>

<p style="text-align: center;">CURRENT ENDORSEMENT FE-7467.1</p>	<p style="text-align: center;">PROPOSED ENDORSEMENT FE-5257</p>	<p style="text-align: center;">COMMENTS</p>
<p style="text-align: center;">NURSES' PROFESSIONAL LIABILITY INSURANCE ENDORSEMENT</p> <p>INSURING AGREEMENT</p> <p>If a claim is made or a suit is brought against any insured for damages because of injury arising out of the rendering of or failure to render, during the policy period, professional nursing services personally committed by the individual insured performed in the practice of the individual insured's nursing profession, including service by the individual insured as a member of a formal accreditation or similar professional board or committee of a hospital or professional society, we will:</p> <ol style="list-style-type: none"> 1. pay up to our limit of liability for the damages for which the insured is legally liable; and 2. provide a defense at our expense by counsel of our choice. We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend any claim or suit ends when the amount we pay for damages resulting from the occurrence equals our limit of liability. <p>SUPPLEMENTARY PAYMENTS</p> <p>In addition to the limit of liability, we will pay:</p> <ol style="list-style-type: none"> 1. expenses incurred by us and costs taxed against any insured in any suit we defend; 2. premiums on bonds required in a suit defended by us, but not for bond amounts greater than the limit of liability for this endorsement. We are not obligated to apply for or furnish any bond; 3. reasonable expenses incurred by any insured at our request, including actual loss of earnings up to \$100 per day for assisting us in the investigation or defense of any claim or suit; and 4. interest on the entire judgment which accrues after entry of the judgment and before we pay or tender or deposit in court that part of the judgment which does not exceed the limit of liability that applies. 	<p style="text-align: center;">NURSES' PROFESSIONAL LIABILITY INSURANCE ENDORSEMENT</p> <p>INSURING AGREEMENT</p> <p>If a claim is made or a suit is brought against any insured for damages because of injury arising out of the rendering of or failure to render, during the policy period, professional nursing services personally committed by the individual insured performed in the practice of the individual insured's nursing profession, including service by the individual insured as a member of a formal accreditation or similar professional board or committee of a hospital or professional society, we will:</p> <ol style="list-style-type: none"> 1. pay up to our limit of liability for the damages for which the insured is legally liable; and 2. provide a defense at our expense by counsel of our choice. We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend any claim or suit ends when the amount we pay for damages resulting from the occurrence equals our limit of liability. <p>SUPPLEMENTARY PAYMENTS</p> <p>In addition to the limit of liability, we will pay:</p> <ol style="list-style-type: none"> 1. expenses incurred by us and costs taxed against any insured in any suit we defend; 2. premiums on bonds required in a suit defended by us, but not for bond amounts greater than the limit of liability for this endorsement. We are not obligated to apply for or furnish any bond; 3. reasonable expenses incurred by any insured at our request, including actual loss of earnings up to \$100 per day for assisting us in the investigation or defense of any claim or suit; and 4. interest on the entire judgment which accrues after entry of the judgment and before we pay or tender or deposit in court that part of the judgment which does not exceed the limit of liability that applies. 	

<p align="center">CURRENT ENDORSEMENT FE-7467.1</p>	<p align="center">PROPOSED ENDORSEMENT FE-5257</p>	<p align="center">COMMENTS</p>
<p>EXCLUSIONS</p> <p>The insurance provided by this endorsement does not apply:</p> <ol style="list-style-type: none"> 1. to liability of any insured as the employer of others or as the proprietor, superintendent or executive officer of any hospital, sanitarium, clinic with bed and board facilities, nursing or convalescent home, home for the aged or infirm persons, or business enterprise; 2. to injury caused by any insured in the commission of any criminal act, in violation of any law or ordinance, or while under the influence of hypnotics, narcotics or intoxicants; 3. <ol style="list-style-type: none"> a. under any liability coverage, to injury, sickness, disease, death or destruction; <ol style="list-style-type: none"> (1)with respect to which any insured under this endorsement is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or (2)resulting from the hazardous properties of nuclear material and with respect to which: <ol style="list-style-type: none"> (a)any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any amendment to it; or (b)any insured is, or had this endorsement not been issued would be, entitled to indemnity from the United States of America, or any of its Agencies under any agreement entered into by the United States of America, or any of its Agencies, with any person or organization. 	<p>EXCLUSIONS</p> <p>The insurance provided by this endorsement does not apply:</p> <ol style="list-style-type: none"> 1. to liability of any insured as the employer of others or as the proprietor, superintendent or executive officer of any hospital, sanitarium, clinic with bed and board facilities, nursing or convalescent home, home for the aged or infirm persons, or business enterprise; 2. to injury caused by any insured in the commission of any criminal act, in violation of any law or ordinance, or while under the influence of hypnotics, narcotics or intoxicants; 3. <ol style="list-style-type: none"> a. under any liability coverage, to injury, sickness, disease, death or destruction; <ol style="list-style-type: none"> (1)with respect to which any insured under this endorsement is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or (2)resulting from the hazardous properties of nuclear material and with respect to which: <ol style="list-style-type: none"> (a)any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any amendment to it; or (b)any insured is, or had this endorsement not been issued would be, entitled to indemnity from the United States of America, or any of its Agencies under any agreement entered into by the United States of America, or any of its Agencies, with any person or organization. 	

<p align="center">CURRENT ENDORSEMENT FE-7467.1</p>	<p align="center">PROPOSED ENDORSEMENT FE-5257</p>	<p align="center">COMMENTS</p>
<p>b. under any medical payments coverage, or under any supplementary payments provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or deaths resulting from the hazardous properties of nuclear material arising out of the operation of a nuclear facility by a person or organization.</p> <p>c. under any liability coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if:</p> <p>(1)the nuclear material:</p> <p>(a) is at any nuclear facility owned or operated by or on behalf of any insured; or</p> <p>(b)has been discharged or dispersed from the nuclear facility;</p> <p>(2)the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of any insured; or</p> <p>(3)the injury, sickness, disease, death or destruction arising out of the furnishing by any insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility. However, if the nuclear facility is located within the United States of America, its territories or possessions or Canada, exclusion (3) applies only to injury to or destruction of property at the nuclear facility.</p> <p>d. as used in this exclusion:</p> <p>(1)"hazardous properties" include radioactive, toxic or explosive properties;</p> <p>(2)"nuclear material" means source material, special nuclear material or by-product material;</p>	<p>b. under any medical payments coverage, or under any supplementary payments provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or deaths resulting from the hazardous properties of nuclear material arising out of the operation of a nuclear facility by a person or organization.</p> <p>c. under any liability coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if:</p> <p>(1)the nuclear material:</p> <p>(a)is at any nuclear facility owned or operated by or on behalf of any insured; or</p> <p>(b)has been discharged or dispersed from the nuclear facility;</p> <p>(2)the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of any insured; or</p> <p>(3)the injury, sickness, disease, death or destruction arising out of the furnishing by any insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility. However, if the nuclear facility is located within the United States of America, its territories or possessions or Canada, exclusion (3) applies only to injury to or destruction of property at the nuclear facility.</p> <p>d. as used in this exclusion:</p> <p>(1)"hazardous properties" include radioactive, toxic or explosive properties;</p> <p>(2)"nuclear material" means source material, special nuclear material or by-product material;</p>	

<p style="text-align: center;">CURRENT ENDORSEMENT FE-7467.1</p>	<p style="text-align: center;">PROPOSED ENDORSEMENT FE-5257</p>	<p style="text-align: center;">COMMENTS</p>
<p>(3) source material, special nuclear material, and by-product material have the meanings given them in the Atomic Energy Act of 1954 or in any amendment to it;</p> <p>(4) spent fuel means any fuel element or fuel component, solid or liquid which has been used or exposed to radiation in a nuclear reactor;</p> <p>(5) waste means any waste material:</p> <p>(a) containing by-product material; and</p> <p>(b) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph 6.(a) or 6.(b);</p> <p>(6) nuclear facility means:</p> <p>(a) any nuclear reactor;</p> <p>(b) any equipment or device designed or used for:</p> <p>(i) separating the isotopes of uranium or plutonium;</p> <p>(ii) processing or utilizing spent fuel; or</p> <p>(iii) handling, processing or packaging waste;</p> <p>(c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of any insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;</p> <p>(d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste;</p>	<p>(3) source material, special nuclear material, and by-product material have the meanings given them in the Atomic Energy Act of 1954 or in any amendment to it;</p> <p>(4) spent fuel means any fuel element or fuel component, solid or liquid which has been used or exposed to radiation in a nuclear reactor;</p> <p>(5) waste means any waste material:</p> <p>(a) containing by-product material; and</p> <p>(b) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph 6.(a) or 6.(b);</p> <p>(6) nuclear facility means:</p> <p>(a) any nuclear reactor;</p> <p>(b) any equipment or device designed or used for:</p> <p>(i) separating the isotopes of uranium or plutonium;</p> <p>(ii) processing or utilizing spent fuel; or</p> <p>(iii) handling, processing or packaging waste;</p> <p>(c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of any insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;</p> <p>(d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste;</p>	

<p style="text-align: center;">CURRENT ENDORSEMENT FE-7467.1</p>	<p style="text-align: center;">PROPOSED ENDORSEMENT FE-5257</p>	<p style="text-align: center;">COMMENTS</p>
<p>and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;</p> <p>(7)“nuclear reactor” means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;</p> <p>e. with respect to injury to or destruction of property, the word “injury” or “destruction” includes all forms of radioactive contamination of property.</p> <p>LIMIT OF LIABILITY</p> <p>Regardless of the number of occurrences, insureds, claims made or persons injured, our total limit of liability in any one year for this endorsement will not exceed the amount shown for Coverage L in the policy Declarations.</p> <p>DEFINITIONS</p> <p>When used in this endorsement:</p> <ol style="list-style-type: none"> 1. “insured” means any person who qualifies under both a. and b. below: <ol style="list-style-type: none"> a. the named insured shown in the policy Declarations and, if residents of the named insured’s household, the named insured’s spouse and the relatives of either; and b. a registered nurse, licensed vocational nurse or licensed practical nurse. 2. “damages” means all damages, including damages for death which are payable because of injury covered by this endorsement. <p>CONDITIONS</p> <ol style="list-style-type: none"> 1. Duties After Loss. Upon becoming aware of an accident or occurrence, the insured shall perform the following duties that apply. You shall cooperate with us in seeing that these duties are performed: 	<p>and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;</p> <p>(7)“nuclear reactor” means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;</p> <p>e. with respect to injury to or destruction of property, the word “injury” or “destruction” includes all forms of radioactive contamination of property.</p> <p>LIMIT OF LIABILITY</p> <p>Regardless of the number of occurrences, insureds, claims made or persons injured, our total limit of liability in any one year for this endorsement will not exceed the amount shown for Coverage L in the policy Declarations.</p> <p>DEFINITIONS</p> <p>When used in this endorsement:</p> <ol style="list-style-type: none"> 1. “insured” means any person who qualifies under both a. and b. below: <ol style="list-style-type: none"> a. the named insured shown in the policy Declarations and, if residents of the named insured’s household, the named insured’s spouse and the relatives of either; and b. a registered nurse, licensed vocational nurse or licensed practical nurse. 2. “damages” means all damages, including damages for death which are payable because of injury covered by this endorsement. <p>CONDITIONS</p> <ol style="list-style-type: none"> 1. Duties After Loss. Upon becoming aware of an accident or occurrence, the insured shall perform the following duties that apply. You shall cooperate with us in seeing that these duties are performed: 	

<p align="center">CURRENT ENDORSEMENT FE-7467.1</p>	<p align="center">PROPOSED ENDORSEMENT FE-5257</p>	<p align="center">COMMENTS</p>
<p>a. give written notice to us or our agent as soon as practicable, which sets forth:</p> <p>(1)the identity of the policy and insured;</p> <p>(2)reasonably obtainable information on the time, place and circumstances of the accident or occurrence; and</p> <p>(3)names and addresses of any claimants and available witnesses;</p> <p>b. forward to us every notice, demand, summons or other process relating to the accident or occurrence;</p> <p>c. at our request, assist in:</p> <p>(1)making settlement;</p> <p>(2)the enforcement of any right of contribution or indemnity against any person or organization who may be liable to any insured;</p> <p>(3)the conduct of suits and attend hearings and trials; and</p> <p>(4)securing and giving evidence and obtaining the attendance of witnesses; and</p> <p>d. the insured shall not, except at the insured's own cost, voluntarily make any payment, assume any obligation or incur any expense.</p> <p>2. Other Insurance. This insurance is excess insurance.</p> <p>When both this insurance and other insurance apply to the loss as excess, our liability for the loss is as follows:</p> <p>a. Contribution by Equal Shares. If all valid and collectible insurance provides for contribution by equal shares, our liability shall not exceed the amount we would pay if each insurer contributes an equal share until the share of each insurer equals the lowest limit of liability under any one policy or the full amount of loss is paid. If this doesn't pay the entire loss, the remaining insurers will continue paying equal</p>	<p>a. give written notice to us or our agent as soon as practicable, which sets forth:</p> <p>(1)the identity of the policy and insured;</p> <p>(2)reasonably obtainable information on the time, place and circumstances of the accident or occurrence; and</p> <p>(3)names and addresses of any claimants and available witnesses;</p> <p>b. forward to us every notice, demand, summons or other process relating to the accident or occurrence;</p> <p>c. at our request, assist in:</p> <p>(1)making settlement;</p> <p>(2)the enforcement of any right of contribution or indemnity against any person or organization who may be liable to any insured;</p> <p>(3)the conduct of suits and attend hearings and trials; and</p> <p>(4)securing and giving evidence and obtaining the attendance of witnesses; and</p> <p>d. the insured shall not, except at the insured's own cost, voluntarily make any payment, assume any obligation or incur any expense.</p> <p>2. Other Insurance. This insurance is excess insurance.</p> <p>When both this insurance and other insurance apply to the loss as excess, our liability for the loss is as follows:</p> <p>a. Contribution by Equal Shares. If all valid and collectible insurance provides for contribution by equal shares, our liability shall not exceed the amount we would pay if each insurer contributes an equal share until the share of each insurer equals the lowest limit of liability under any one policy or the full amount of loss is paid. If this doesn't pay the entire loss, the remaining insurers will continue paying equal</p>	

CURRENT ENDORSEMENT FE-7467.1	PROPOSED ENDORSEMENT FE-5257	COMMENTS
<p>shares of the remaining amount of loss until each insurer has paid its limit in full or the full amount of loss is paid.</p> <p>b. Contribution by Limits. When contribution by equal shares is not applicable, we shall not be liable for a greater proportion of the loss than the limit of liability under this endorsement bears to the total limit of liability of all valid and collectible insurance against the loss.</p> <p>3. Subrogation. <u>Any insured</u> 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.</p> <p>If an assignment is sought, <u>any insured shall sign and deliver all related papers and cooperate with us in any reasonable manner.</u></p> <p>4. Waiver or Change of Provisions. A waiver or change of any provision of this endorsement must be in writing to be valid. Our request for an appraisal or examination shall not waive any of our rights.</p> <p>5. Assignment. The insured's interest under this endorsement is not assignable. If the insured dies or is adjudged incompetent, this insurance is terminated. However, it shall cover the insured's legal representative as the insured with respect to liability previously incurred and covered by this endorsement.</p> <p>6. Concealment or Fraud. We do not provide coverage for any insured who has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance.</p>	<p>shares of the remaining amount of loss until each insurer has paid its limit in full or the full amount of loss is paid.</p> <p>b. Contribution by Limits. When contribution by equal shares is not applicable, we shall not be liable for a greater proportion of the loss than the limit of liability under this endorsement bears to the total limit of liability of all valid and collectible insurance against the loss.</p> <p>3. Subrogation. <u>An insured</u> 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.</p> <p>If an assignment is sought, <u>an insured shall:</u></p> <p>a. <u>sign and deliver all related papers;</u></p> <p>b. <u>cooperate with us in a reasonable manner;</u> <u>and</u></p> <p>c. <u>do nothing after a loss to prejudice such rights.</u></p> <p><u>Subrogation does not apply under Section II to Medical Payments to Others or Damage to Property of Others.</u></p> <p>4. Waiver or Change of Provisions. A waiver or change of any provision of this endorsement must be in writing to be valid. Our request for an appraisal or examination shall not waive any of our rights.</p> <p>5. Assignment. The insured's interest under this endorsement is not assignable. If the insured dies or is adjudged incompetent, this insurance is terminated. However, it shall cover the insured's legal representative as the insured with respect to liability previously incurred and covered by this endorsement.</p> <p>6. Concealment or Fraud. We do not provide coverage for any insured who has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance.</p>	<p>Replaced "any insured" with "an insured".</p> <p>Replaced "any insured" with "an insured". Reformatted.</p> <p>New requirement added.</p> <p>Added language stating coverages subrogation does not apply to.</p>

<p align="center">CURRENT ENDORSEMENT FE-7467.1</p>	<p align="center">PROPOSED ENDORSEMENT FE-5257</p>	<p align="center">COMMENTS</p>
<p>7. Suit Against Us. No action shall be brought against us unless there has been compliance with all provisions of this endorsement.</p> <p>No one shall have any right to join us as a party to any action against any insured. Further, no action shall be brought against us until the obligation of the insured has been determined by final judgment or agreement signed by us.</p> <p>8. Bankruptcy of any Insured. Bankruptcy or insolvency of any insured shall not relieve us of any of our obligations under this endorsement.</p> <p>9. Liberalization Clause. If we adopt any provision which would broaden the coverage under this endorsement without additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to this endorsement.</p> <p>ADDITIONAL CONDITIONS</p> <p>The SECTION I AND SECTION II - CONDITIONS titled Cancellation and Nonrenewal apply to this endorsement.</p> <p>All other policy provisions apply.</p>	<p>7. Suit Against Us. No action shall be brought against us unless there has been compliance with all provisions of this endorsement.</p> <p>No one shall have any right to join us as a party to any action against any insured. Further, no action shall be brought against us until the obligation of the insured has been determined by final judgment or agreement signed by us.</p> <p>8. Bankruptcy of any Insured. Bankruptcy or insolvency of any insured shall not relieve us of any of our obligations under this endorsement.</p> <p>9. Liberalization Clause. If we adopt any provision which would broaden the coverage under this endorsement without additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to this endorsement.</p> <p>ADDITIONAL CONDITIONS</p> <p>The SECTION I AND SECTION II - CONDITIONS titled Cancellation and Nonrenewal apply to this endorsement.</p> <p>All other policy provisions apply.</p>	

CURRENT ENDORSEMENT FE-7544	PROPOSED ENDORSEMENT FE-5263	COMMENTS
<p style="text-align: center;">ADDITIONAL INSURED - SPECIAL EVENT ENDORSEMENT (SECTION II)</p> <p>Name of Additional Insured: (Person or Organization)</p> <p>Additional Insured Interest:</p> <p>Location of Event:</p> <p>Coverage L Limit of Liability:</p> <p>Coverage period begins and ends at Standard Time at the above designated location.</p> <p>Effective Date: Expiration Date:</p> <p>The definition of insured in this policy includes the person or organization named above as an Additional Insured, but only with respect to bodily injury or property damage caused by the activities of the named insured in the use of the location designated above while it is rented by or leased to the named insured. This coverage is subject to the following provisions:</p> <p>1. This coverage does not apply to bodily injury to any employee, or to property damage incurred by any employee, arising out of or in the course of the employee's employment by the Additional Insured;</p>	<p style="text-align: center;">ADDITIONAL INSURED - SPECIAL EVENT ENDORSEMENT (SECTION II)</p> <p><u>Policy Number:</u></p> <p><u>Named Insured:</u></p> <p>Name of Additional Insured: (Person or Organization)</p> <p>Additional Insured Interest:</p> <p>Location of Event:</p> <p>Coverage L Limit of Liability:</p> <p>Coverage period begins and ends at <u>12:01 A.M.</u> Standard Time at the above designated location.</p> <p>Effective Date: Expiration Date:</p> <p>The definition of insured in this policy includes the person or organization named above as an Additional Insured, but only with respect to bodily injury or property damage caused by the activities of the named insured in the use of the location designated above while it is rented by or leased to the named insured. This coverage is subject to the following provisions:</p> <p>1. This coverage does not apply to bodily injury to any employee, or to property damage incurred by any employee, arising out of or in the course of the employee's employment by the Additional Insured;</p>	<p>Added "Policy Number:".</p> <p>Added "Named Insured:".</p> <p>Preprinted time.</p>

<p align="center">CURRENT ENDORSEMENT FE-7544</p>	<p align="center">PROPOSED ENDORSEMENT FE-5263</p>	<p align="center">COMMENTS</p>
<p>2. This coverage does not apply to bodily injury or property damage for which the Additional Insured may be held liable:</p> <p>a. as a person or organization engaged in manufacturing, distributing, selling, or furnishing alcoholic beverages if such liability is imposed by reason of:</p> <p>(1)any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages; or</p> <p>(2)the furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol or which causes or contributes to the intoxication of any person;</p> <p>b. as an owner or lessor of premises used for manufacturing, distributing, selling, serving or furnishing alcoholic beverages if such liability is imposed by reason of any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages;</p> <p>3. This coverage does not apply to bodily injury or property damage arising from products manufactured, sold or distributed by the Additional Insured, including reliance upon a representation or warranty made at any time with respect to such products;</p> <p>4. The Coverage L limit of liability shown above applies only:</p> <p>a. for damages as may be covered under this endorsement; and</p> <p>b. during the coverage period designated above; <u>and</u></p> <p>5. We will not be liable for an amount greater than the above stated Coverage L limit of liability.</p> <p><u>All other policy provisions apply.</u></p>	<p>2. This coverage does not apply to bodily injury or property damage for which the Additional Insured may be held liable:</p> <p>a. as a person or organization engaged in manufacturing, distributing, selling, or furnishing alcoholic beverages if such liability is imposed by reason of:</p> <p>(1)any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages; or</p> <p>(2)the furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol or which causes or contributes to the intoxication of any person;</p> <p>b. as an owner or lessor of premises used for manufacturing, distributing, selling, serving or furnishing alcoholic beverages if such liability is imposed by reason of any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages;</p> <p>3. This coverage does not apply to bodily injury or property damage arising from products manufactured, sold or distributed by the Additional Insured, including reliance upon a representation or warranty made at any time with respect to such products;</p> <p>4. The Coverage L limit of liability shown above applies only:</p> <p>a. for damages as may be covered under this endorsement; and</p> <p>b. during the coverage period designated above;</p> <p>5. We will not be liable for an amount greater than the above stated Coverage L limit of liability; <u>and</u></p> <p><u>6. There will be no refund of premium in the event this endorsement is cancelled.</u></p> <p>All other policy provisions apply.</p>	<p>This is a fully earned premium endorsement.</p> <p>Removed bolding.</p>

<p style="text-align: center;">CURRENT ENDORSEMENT FE-7499</p>	<p style="text-align: center;">PROPOSED ENDORSEMENT FE-5268</p>	<p style="text-align: center;">COMMENTS</p>
<p style="text-align: center;">CHILD CARE LIABILITY ENDORSEMENT</p> <p>For the additional premium, Coverage L - Personal Liability and Coverage M - Medical Payments to Others, of this policy, are extended to provide bodily injury, property damage, and medical expense coverages arising out of child care services provided by or at the direction of an insured on or from the residence premises.</p> <p>SECTION II - EXCLUSIONS</p> <p>SECTION II - EXCLUSIONS of this policy is changed as follows:</p> <ol style="list-style-type: none"> 1. Exclusion 1.b. does not apply to child care services provided by or at the direction of an insured on or from the residence premises. 2. Exclusion 1.i., (1.j. if this policy is a <u>Homeowners Form 7</u>) is deleted. 3. The following exclusion is added: <p>Sexual Molestation Exclusion. We do not cover bodily injury, property damage, or medical expense arising out of or resulting from the actual, alleged or threatened sexual molestation of a minor by:</p> <ol style="list-style-type: none"> a. any insured; b. any employee of any insured; or c. any other person actually or apparently acting on behalf of any insured. <p>We are not liable for any actual or alleged bodily injury, property damage, or medical expense arising out of or resulting from any employment, or the arrangement for employment, by or on behalf of any insured of volunteers or persons for hire who commit, are alleged to have committed, or who threaten to commit sexual molestation of a minor.</p> <p>We have no duty to defend or settle any sexual molestation claim or suit against any insured.</p>	<p style="text-align: center;">CHILD CARE LIABILITY ENDORSEMENT</p> <p>For the additional premium, Coverage L - Personal Liability and Coverage M - Medical Payments to Others, of this policy, are extended to provide bodily injury, property damage, and medical expense coverages arising out of child care services provided by or at the direction of an insured on or from the residence premises.</p> <p>SECTION II - EXCLUSIONS</p> <p>SECTION II - EXCLUSIONS of this policy is changed as follows:</p> <ol style="list-style-type: none"> 1. Exclusion 1.b. does not apply to child care services provided by or at the direction of an insured on or from the residence premises. 2. Exclusion 1.i., (1.j. if this policy is a <u>COUNTRY HOMEOWNERS POLICY</u>) is deleted. 3. The following exclusion is added: <p>Sexual Molestation Exclusion. We do not cover bodily injury, property damage, or medical expense arising out of or resulting from the actual, alleged or threatened sexual molestation of a minor by:</p> <ol style="list-style-type: none"> a. any insured; a. any employee of any insured; or b. any other person actually or apparently acting on behalf of any insured. <p>We are not liable for any actual or alleged bodily injury, property damage, or medical expense arising out of or resulting from any employment, or the arrangement for employment, by or on behalf of any insured of volunteers or persons for hire who commit, are alleged to have committed, or who threaten to commit sexual molestation of a minor.</p> <p>We have no duty to defend or settle any sexual molestation claim or suit against any insured.</p>	<p>Editorial change.</p>

<p style="text-align: center;">CURRENT ENDORSEMENT FE-7499</p>	<p style="text-align: center;">PROPOSED ENDORSEMENT FE-5268</p>	<p style="text-align: center;">COMMENTS</p>
<p>SECTION II - CONDITIONS</p> <p>The following condition is added:</p> <p>Annual Aggregate Limit. Regardless of the number of occurrences, insureds, claims made or persons injured, our total limit of liability in any one policy year for Coverages L and M under the Child Care Liability Endorsement will not exceed the amount shown for Coverage L in the policy Declarations.</p> <p>All other <u>provisions of this policy</u> apply.</p>	<p>SECTION II - CONDITIONS</p> <p>The following condition is added:</p> <p>Annual Aggregate Limit. Regardless of the number of occurrences, insureds, claims made or persons injured, our total limit of liability in any one policy year for Coverages L and M under the Child Care Liability Endorsement will not exceed the amount shown for Coverage L in the policy Declarations.</p> <p>All other <u>policy provisions</u> apply.</p>	<p>Editorial change.</p>

<p align="center">CURRENT ENDORSEMENT FE-7437.2</p>	<p align="center">PROPOSED ENDORSEMENT FE-7437.3</p>	<p align="center">COMMENTS</p>
<p align="center">RENTED MANUFACTURED HOME ENDORSEMENT</p> <p>This coverage applies while the residence premises is rented to others.</p> <p>DEFINITIONS: The definition of "residence premises" is replaced with the following:</p> <p><u>"residence premises" means the dwelling, other structures and grounds shown in the Declarations.</u></p> <p>SECTION I - COVERAGES</p> <p>COVERAGE A - DWELLING</p> <p>We cover the dwelling while it is rented to others.</p> <p>COVERAGE B - PERSONAL PROPERTY</p> <p>Property Not Covered, item g. is deleted.</p> <p>SECTION I - LOSSES INSURED</p> <p>COVERAGE B - PERSONAL PROPERTY, item 9. Theft is replaced with the following:</p> <p>9. Theft, including attempted theft and loss of property from a known location when it is probable that the property has been stolen.</p> <p>This peril does not include:</p> <ul style="list-style-type: none"> a. loss of a precious or semi-precious stone from its setting; b. loss caused by theft: <ul style="list-style-type: none"> (1) committed by an insured; (2) in or to a dwelling under construction or of materials and supplies for use in the construction until the dwelling is completed and occupied; or 	<p align="center">RENTED MANUFACTURED HOME ENDORSEMENT</p> <p>This coverage applies while the residence premises is rented to others.</p> <p>DEFINITIONS: The definition of "residence premises" is replaced with the following:</p> <p>"residence premises" means:</p> <ul style="list-style-type: none"> a. <u>the one, two, three or four-family dwelling, other structures and grounds; or</u> b. <u>that part of any other building;</u> <p><u>which is shown in the Declarations.</u></p> <p>SECTION I - COVERAGES</p> <p>COVERAGE A - DWELLING</p> <p>We cover the dwelling while it is rented to others.</p> <p>COVERAGE B - PERSONAL PROPERTY</p> <p>Property Not Covered, item g. is deleted.</p> <p>SECTION I - LOSSES INSURED</p> <p>COVERAGE B - PERSONAL PROPERTY, item 9. Theft is replaced with the following:</p> <p>9. Theft, including attempted theft and loss of property from a known location when it is probable that the property has been stolen.</p> <p>This peril does not include:</p> <ul style="list-style-type: none"> a. loss of a precious or semi-precious stone from its setting; b. loss caused by theft: <ul style="list-style-type: none"> (1) committed by an insured; (2) in or to a dwelling under construction or of materials and supplies for use in the construction until the dwelling is completed and occupied; or 	<p>Residence premises definition revised for consistency with new policy.</p>

CURRENT ENDORSEMENT FE-7437.2	PROPOSED ENDORSEMENT FE-7437.3	COMMENTS
<p>(3) of any of the following property:</p> <ul style="list-style-type: none"> (a) money, bank notes, bullion, gold, goldware, silver, silverware, pewterware, platinum, coins and medals; (b) securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps; or (c) jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones; <p>SECTION II - EXCLUSIONS</p> <p>Coverage L - Personal Liability and Coverage M - Medical Payments to Others, exclusion 1.b. is replaced with the following:</p> <ul style="list-style-type: none"> b. bodily injury or property damage arising out of business pursuits of any insured or the rental or holding for rental of any part of any premises by any insured. This exclusion does not apply: <ul style="list-style-type: none"> (1) to activities which are ordinarily incident to non-business pursuits; or (2) to the rental or holding for rental of the residence premises; <p>All other policy provisions apply.</p>	<p>(3) of any of the following property:</p> <ul style="list-style-type: none"> (a) money, bank notes, bullion, gold, goldware, silver, silverware, pewterware, platinum, coins and medals; (b) securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps; or (c) jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones; <p>SECTION II - EXCLUSIONS</p> <p>Coverage L - Personal Liability and Coverage M - Medical Payments to Others, exclusion 1.b. is replaced with the following:</p> <ul style="list-style-type: none"> b. bodily injury or property damage arising out of business pursuits of any insured or the rental or holding for rental of any part of any premises by any insured. This exclusion does not apply: <ul style="list-style-type: none"> (1) to activities which are ordinarily incident to non-business pursuits; or (2) to the rental or holding for rental of the residence premises; <p>All other policy provisions apply.</p>	

CURRENT ENDORSEMENT FE-7528.2	PROPOSED ENDORSEMENT FE-7528.3	COMMENTS
<p align="center">INFLATION AND DWELLING REPLACEMENT COST ENDORSEMENT</p> <p>SECTION I - COVERAGES: The following is added:</p> <p>INFLATION COVERAGE</p> <p>The limits of liability shown in the Declarations for Coverages A and B will be increased at the same rate as the increase in the Inflation Coverage Index shown in the Declarations.</p> <p>To find the limits on a given date:</p> <ol style="list-style-type: none"> 1. divide the Index on that date by the Index as of the effective date of this Inflation Coverage provision; then 2. multiply the resulting factor by the limits of liability for Coverages A and B separately. <p>The limits of liability will not be reduced to less than the amounts shown in the Declarations.</p> <p>If during the term of this policy the Coverage A limit of liability is changed at your request, the effective date of this Inflation Coverage provision is changed to coincide with the effective date of such change.</p> <p><u>SECTION I - CONDITIONS, item 3. Loss Settlement is replaced with the following:</u></p> <p><u>3. Loss Settlement. Covered property losses are settled as follows:</u></p> <p><u>a. We will pay actual cash value at the time of loss for:</u></p> <p><u>(1) fences;</u></p> <p><u>(2) personal property and structures that are not buildings; and</u></p> <p><u>(3) carpeting, domestic appliances, awnings and outdoor antennas, whether or not</u></p>	<p align="center">INFLATION AND DWELLING REPLACEMENT COST ENDORSEMENT</p> <p>SECTION I - COVERAGES: The following is added:</p> <p>INFLATION COVERAGE</p> <p>The limits of liability shown in the Declarations for Coverages A and B will be increased at the same rate as the increase in the Inflation Coverage Index shown in the Declarations.</p> <p>To find the limits on a given date:</p> <ol style="list-style-type: none"> 1. divide the Index on that date by the Index as of the effective date of this Inflation Coverage provision; then 2. multiply the resulting factor by the limits of liability for Coverages A and B separately. <p>The limits of liability will not be reduced to less than the amounts shown in the Declarations.</p> <p>If during the term of this policy the Coverage A limit of liability is changed at your request, the effective date of this Inflation Coverage provision is changed to coincide with the effective date of such change.</p> <p><u>SECTION I - LOSS SETTLEMENT</u></p>	<p>Revised to reflect new LOSS SETTLEMENT section in policy.</p> <p>Actual cash value settlement for wood fences outlined in item 2. below. All other fence types now covered for replacement cost.</p> <p>Loss settlement for COVERAGE B property now included in LOSS SETTLEMENT provisions B1 and B2 (not applicable to this endorsement).</p> <p>All COVERAGE A property now covered for replacement cost.</p>

CURRENT ENDORSEMENT FE-7528.2	PROPOSED ENDORSEMENT FE-7528.3	COMMENTS
<p><u>attached to the dwelling or other building structures.</u></p> <p><u>However, we will not pay an amount exceeding the applicable limit of liability or an amount exceeding that necessary to repair or replace the property.</u></p> <p>b. We will pay the cost to repair or replace <u>the dwelling or other building structures under Coverage A</u>, subject to the following:</p> <p>(1) <u>until the actual repair or replacement is completed, we will pay the actual cash value of the damage to the dwelling or other building structures, up to the policy limit, not to exceed the replacement cost of the damaged part of the dwelling or other building structures for equivalent construction and use on the same premises;</u></p> <p>(2) <u>you must make claim within 180 days after the loss for any additional payment on a replacement cost basis. Any additional payment is limited to the amount you actually and necessarily spend, up to the Coverage A limit, to</u></p>	<p><u>COVERAGE A - DWELLING is replaced with the following:</u></p> <p><u>COVERAGE A - DWELLING</u></p> <p>1. We will pay the cost to repair or replace <u>with similar construction and for the same use on the premises shown in the Declarations, the damaged part of the property covered under SECTION I - COVERAGES, COVERAGE A - DWELLING, except for wood fences</u>, subject to the following:</p> <p>a. <u>until actual repair or replacement is completed, we will pay only the actual cash value at the time of the loss of the damaged part of the property, up to the applicable limit of liability shown in the Declarations, not to exceed the cost to repair or replace the damaged part of the property;</u></p> <p>b. <u>when the repair or replacement is actually completed, we will pay the covered additional amount you actually and necessarily spend to repair or replace the damaged part of the property, or an amount up to the applicable limit of liability shown in the Declarations, whichever is less;</u></p> <p>c. <u>to receive any additional payments on a replacement cost basis, you must complete the actual repair or replacement of the damaged part of the property within two years after the date of loss, and notify us within 30 days after the work has been</u></p>	<p>The basis for repair or replacement of damage to property will be similar construction rather than equivalent construction.</p> <p>Added reference to actual cash value "at the time of the loss".</p> <p>Item (2) reformatted as items b. and c.</p> <p>Time limit of two years added for completion of repairs in order to receive replacement cost payment. Policyholder must notify us within 30 days after the work has been completed.</p>

CURRENT ENDORSEMENT FE-7528.2	PROPOSED ENDORSEMENT FE-7528.3	COMMENTS
<p><u>repair or replace the damaged dwelling or other building structures with equivalent construction and for equivalent use on the same premises;</u></p> <p>(3) we will not pay for increased costs resulting from enforcement of any ordinance or law regulating the construction, repair or demolition of <u>the dwelling or other building structures unless specifically provided under this policy or as may be provided by endorsement to this policy.</u></p> <p>All other policy provisions apply.</p>	<p><u>completed; and</u></p> <p>d. we will not pay for increased costs resulting from enforcement of any ordinance or law regulating the construction, repair or demolition of <u>a building or other structure.</u></p> <p>2. <u>Wood Fences: We will pay the actual cash value at the time of loss for loss or damage to wood fences, not to exceed the limit of liability shown in the Declarations for COVERAGE A - DWELLING EXTENSION.</u></p> <p>All other policy provisions apply.</p>	<p>Unnecessary language deleted.</p> <p>New item outlines actual cash value settlement for wood fences.</p>

CURRENT ENDORSEMENT FE-7204	PROPOSED ENDORSEMENT FE-7204.1	COMMENTS
<p>AMENDATORY ENDORSEMENT (Arkansas)</p> <p>SECTION I – CONDITIONS</p> <p><u>In the Condition, “Appraisal”, the following is added:</u> These procedures are voluntary and non-binding.</p> <p><u>The Condition, “Suit Against Us”, is changed to read:</u> Suit Against Us. No action shall be brought unless there has been compliance with the policy provisions. The action must be started within the period of time allowed by law.</p> <p>SECTION I AND SECTION II - CONDITIONS</p> <p><u>In the Condition, “Cancellation”, items b.(3), b.(4), and c. are replaced by the following:</u></p> <p>b. (3) When this policy has been in effect for 60 days <u>or more</u>, or at any time if it is a renewal with us or at anniversary, we may cancel if there has been:</p> <p>(a) fraud or material misrepresentation made by or with your knowledge in obtaining this policy, continuing this policy, or in presenting a claim under this policy;</p> <p>(b) the occurrence of a material change in the risk which substantially increases any hazard insured against after this policy</p>	<p>AMENDATORY ENDORSEMENT (Arkansas)</p> <p>SECTION I – CONDITIONS</p> <p>Appraisal: <u>The following is added:</u> These procedures are voluntary and non-binding.</p> <p>Suit Against Us is <u>replaced with the following:</u> Suit Against Us. No action shall be brought unless there has been compliance with the policy provisions. The action must be started within the period of time allowed by law.</p> <p>SECTION I AND SECTION II – CONDITIONS</p> <p>Cancellation: <u>Items b.(3), b.(4), and c. are replaced with the following:</u></p> <p>b. (3) When this policy has been in effect for <u>more than</u> 60 days, or at any time if it is a renewal with us or at anniversary, we may cancel if there has been:</p> <p>(a) fraud or material misrepresentation made by or with your knowledge in obtaining this policy, continuing this policy, or in presenting a claim under this policy;</p> <p>(b) the occurrence of a material change in the risk which substantially increases any hazard insured against after this policy</p>	<p>Editorial Change</p> <p>Editorial Change</p> <p>Editorial Change</p> <p>“60 days or more” changed to “more than 60 days”.</p>

CURRENT ENDORSEMENT FE-7204	PROPOSED ENDORSEMENT FE-7204.1	COMMENTS
<p>was issued;</p> <p>(c) violation of any local fire, health, safety, building, or construction regulation or ordinances with respect to any insured property or the occupancy of the property, which substantially increases any hazard insured against under this policy; or</p> <p>(d) a material violation of a material provision of this policy.</p> <p>We may cancel this policy by notifying you at least 20 days before the date cancellation takes effect.</p> <p>c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded. The return premium will be pro rata.</p> <p><u>All other policy provisions apply.</u></p>	<p>was issued;</p> <p>(c) violation of any local fire, health, safety, building, or construction regulation or ordinances with respect to any insured property or the occupancy of the property, which substantially increases any hazard insured against under this policy; or</p> <p>(d) a material violation of a material provision of this policy.</p> <p>We may cancel this policy by notifying you at least 20 days before the date cancellation takes effect.</p> <p>c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded. The return premium will be pro rata.</p> <p><u>Premium:</u> The following is added: <u>When you request changes to this policy, or the information or factors used to determine the premium for this policy change during the policy period, we may adjust the premium in accordance with the change during the policy period. If we decrease the premium during the policy period, we will provide a refund or a credit in the amount of the decrease. If we increase the premium during the policy period, you must pay any additional premium due within the time we specify.</u></p> <p><u>All other policy provisions apply.</u></p>	<p>Premium provision added to allow policy premium adjustment during the policy period.</p> <p>Editorial Change</p>

**MANUFACTURED HOME POLICY
FP-7933.1**

**MANUFACTURED HOME POLICY - SPECIAL
FORM 3**

DECLARATIONS CONTINUED

We agree to provide the insurance described in this policy:

1. based on your payment of premium for the coverages you chose;
2. based on your compliance with all applicable provisions of this policy; and
3. in reliance on your statements in these **Declarations**.

You agree, by acceptance of this policy, that:

1. you will pay premiums when due and comply with the provisions of this policy;
2. the statements in these **Declarations** are your statements and are true;
3. we insure you on the basis your statements are true; and
4. this policy contains all of the agreements between you and us and any of our agents.

Unless otherwise indicated in the application, you state that during the three years preceding the time of your application for this insurance your Loss History and Insurance History are as follows:

1. Loss History: you and the members of your household have not had any insured losses, whether paid or not, that would have been covered under the terms of this or a similar policy; and
2. Insurance History: no insurance company has cancelled or refused to renew your homeowners or fire insurance.

DEFINITIONS

"You" and "your" mean the "named insured" shown in the **Declarations**. Your spouse is included if a resident of your household. "We", "us" and "our" mean the Company shown in the **Declarations**.

**MANUFACTURED HOME POLICY
FP-7933.2**

MANUFACTURED HOME POLICY

DECLARATIONS CONTINUED

We agree to provide the insurance described in this policy:

1. based on your payment of premium for the coverages you chose;
2. based on your compliance with all applicable provisions of this policy; and
3. in reliance on your statements in these **Declarations**.

You agree, by acceptance of this policy, that:

1. you will pay premiums when due and comply with the provisions of the policy;
2. the statements in these **Declarations** are your statements and are true;
3. we insure you on the basis your statements are true; and
4. this policy contains all of the agreements between you and us and any of our agents.

Unless otherwise indicated in the application, you state that during the three years preceding the time of your application for this insurance your Loss History and Insurance History are as follows:

1. Loss History: you have not had any losses, insured or not; and
2. Insurance History: you have not had any insurer or agency cancel or refuse to issue or renew similar insurance to you or any household member.

DEFINITIONS

"You" and "your" mean the "named insured" shown in the **Declarations**. Your spouse is included if a resident of your household. "We", "us" and "our" mean the Company shown in the **Declarations**.

COMMENTS

Title changed.

No change in coverage.

Language made consistent with application.

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>Certain words and phrases are defined as follows:</p> <ol style="list-style-type: none"> "bodily injury" means physical injury, sickness or disease to a person. This includes required care, loss of services and death resulting therefrom. <p>Bodily injury does not include:</p> <ol style="list-style-type: none"> any of the following which are communicable: disease, bacteria, parasite, virus, or other organism, any of which are transmitted by any insured to any other person; the exposure to any such disease, bacteria, parasite, virus, or other organism by any insured to any other person; or emotional distress, mental anguish, humiliation, mental distress, mental injury, or any similar injury unless it arises out of actual physical injury to some person. <ol style="list-style-type: none"> "business" means a trade, profession or occupation. This includes farming. <ol style="list-style-type: none"> "Declarations" means the policy Declarations, any amended Declarations, the most recent renewal notice or certificate, an Evidence of Insurance form, or any endorsement changing any of these. <ol style="list-style-type: none"> "insured" means you and, if residents of your household: <ol style="list-style-type: none"> your relatives; and any other person under the age of 21 who is in the care of a person described above. <p>Under Section II, "insured" also means:</p> <ol style="list-style-type: none"> with respect to animals or watercraft to which this policy applies, the person or organization legally responsible for them. However, the animal or watercraft must be owned by you or a person included in 4.a. or 4.b. A person or organization using or having custody of these animals or 	<p>Certain words and phrases are defined as follows:</p> <ol style="list-style-type: none"> "bodily injury" means physical injury, sickness, or disease to a person. This includes required care, loss of services and death resulting therefrom. <p>Bodily injury does not include:</p> <ol style="list-style-type: none"> any of the following which are communicable: disease, bacteria, parasite, virus, or other organism, any of which are transmitted by any insured to any other person; the exposure to any such disease, bacteria, parasite, virus, or other organism by any insured to any other person; or emotional distress, mental anguish, humiliation, mental distress, mental injury, or any similar injury unless it arises out of actual physical injury to some person. <ol style="list-style-type: none"> "business" means a trade, profession or occupation. This includes farming. <ol style="list-style-type: none"> "Declarations" means the policy Declarations, any amended Declarations, the most recent renewal notice or certificate, an Evidence of Insurance form or any endorsement changing any of these. <ol style="list-style-type: none"> <u>"fungus" means any type or form of fungi, including mold or mildew, and any mycotoxins, spores, scents or byproducts produced or released by fungi.</u> <ol style="list-style-type: none"> "insured" means you and, if residents of your household: <ol style="list-style-type: none"> your relatives; and any other person under the age of 21 who is in the care of a person described above. <p>Under Section II, "insured" also means:</p> <ol style="list-style-type: none"> with respect to animals or watercraft to which this policy applies, the person or organization legally responsible for them. However, the animal or watercraft must be owned by you or a person included in 5.a. or 5.b. A person or organization using or having custody of these animals or 	<p>New definition added.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>watercraft in the course of a business, or without permission of the owner, is not an insured; and</p> <p>d. with respect to any vehicle to which this policy applies, any person while engaged in your employment or the employment of a person included in 4.a. or 4.b.</p> <p>5. "insured location" means:</p> <p>a. the residence premises;</p> <p>b. the part of any other premises, other structures and grounds used by you as a residence. This includes premises, structures and grounds you acquire while this policy is in effect for your use as a residence;</p> <p>c. any premises used by you in connection with the premises included in 5.a. or 5.b.;</p> <p>d. any part of a premises not owned by an insured but where an insured is temporarily residing;</p> <p>e. <u>vacant land owned by or rented to an insured. This does not include farm land;</u></p> <p>f. land owned by or rented to an insured on which a one or two family dwelling is being constructed as a residence for an insured;</p> <p>g. individual or family cemetery plots or burial vaults of an insured;</p> <p>h. any part of a premises occasionally rented to an insured for other than business purposes; and</p> <p>i. <u>500 acres or less of farm land (without buildings) rented to others.</u></p> <p>6. "in transit" means the period of time during which the leveling jacks or blocks are removed or all utilities are disconnected for the purpose of transporting</p>	<p>watercraft in the course of a business, or without permission of the owner, is not an insured; and</p> <p>d. with respect to any vehicle to which this policy applies, any person while engaged in your employment or the employment of a person included in 5.a. or 5.b.</p> <p>6. "insured location" means:</p> <p>a. the residence premises;</p> <p>b. the part of any other premises, other structures and grounds used by you as a residence. This includes premises, structures and grounds you acquire while this policy is in effect for your use as a residence;</p> <p>c. any premises used by you in connection with the premises included in 6.a. or 6.b.;</p> <p>d. any part of a premises not owned by an insured but where an insured is temporarily residing;</p> <p>e. land owned by or rented to an insured on which a one or two family dwelling is being constructed as a residence for an insured;</p> <p>f. individual or family cemetery plots or burial vaults <u>owned by an insured</u>;</p> <p>g. any part of a premises occasionally rented to an insured for other than business purposes;</p> <p>h. <u>vacant land owned by or rented to an insured. This does not include farm land; and</u></p> <p>i. <u>farm land (without buildings), rented or held for rental to others, but not to exceed a total of 500 acres, regardless of the number of locations.</u></p> <p>7. "in transit" means the period of time during which the leveling jacks or blocks are removed or all utilities are disconnected for the purpose of transporting</p>	<p>Repositioned to item h.</p> <p>Language revised to specify ownership.</p> <p>Repositioned for continuity regarding farm land.</p> <p>Farm land "held for rental" now included within the definition; reworded to emphasize that total acreage not to exceed 500 acres.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>the dwelling from one location to another. This applies whether or not the dwelling is momentarily in motion and whether on a public roadway or otherwise. The dwelling will not be considered in transit if it is being moved as an emergency measure to protect it from an impending loss from a Loss Insured.</p> <p>7. "motor vehicle", when used in Section II of this policy, means:</p> <p>a. a <u>motorized land vehicle</u> designed for travel on public roads or subject to motor vehicle registration. <u>A motorized land vehicle in dead storage on an insured location is not a motor vehicle;</u></p> <p>b. a trailer or semi-trailer designed for travel on public roads and subject to <u>motor vehicle</u> registration. <u>A boat, camp, home or utility trailer not being towed by or carried on a vehicle included in 7.a. is not a motor vehicle;</u></p> <p>c. a <u>motorized golf cart, snowmobile, or other motorized land vehicle owned by an insured and designed for recreational use off public roads, while off an insured location. A motorized golf cart while used for golfing purposes is not a motor vehicle;</u></p>	<p>the dwelling from one location to another. This applies whether or not the dwelling is momentarily in motion and whether on a public roadway or otherwise. The dwelling will not be considered in transit if it is being moved as an emergency measure to protect it from an impending loss from a Loss Insured.</p> <p>8. "motor vehicle", when used in Section II of this policy, means:</p> <p>a. a <u>land motor vehicle</u> designed for travel on public roads or subject to motor vehicle registration;</p> <p>b. a trailer or semi-trailer designed for travel on public roads and subject to <u>motor vehicle</u> registration;</p> <p>c. a "recreational vehicle" while off an insured location. "Recreational vehicle", means a <u>motorized vehicle designed for recreation principally off public roads that is owned or leased by an insured. This includes, but is not limited to, a motorized all terrain vehicle, amphibious vehicle, dune buggy, go-cart, golf cart, snowmobile, trailbike, minibike and personal assistive mobility device;</u></p> <p>d. a "locomotive" while off an insured location. "Locomotive" means a <u>self-propelled vehicle for pulling or pushing freight or passenger cars on tracks that is large enough to carry a person and is owned or leased by an insured;</u></p> <p>e. a <u>bulldozer, track loader, backhoe, high-hoe, trencher, grader, crane, self-propelled scraper, excavator, pipe-layer, cherry picker, telehandler, logging vehicle, mining vehicle or road building vehicle that is owned or leased by an insured while off an insured location;</u></p> <p>f. any vehicle while being towed or <u>pushed</u> by or carried on a vehicle included in <u>a., b., c., d. or e.</u>;</p>	<p>Changed "motorized land vehicle" to "land motor vehicle" and unbolded "motor vehicle" - No change in coverage. Moved reference to vehicle in dead storage to g.(1).</p> <p>Unbolded "motor vehicle".</p> <p>Moved reference to boat, camp, and home or utility trailers to g.(2).</p> <p>Added definition of "recreational vehicle".</p> <p>Relocated reference to golf cart used for golfing purposes to g.(3).</p> <p>Added definition of "locomotive".</p> <p>New.</p> <p>Added "pushed" and includes new lettered items, see old item e.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p><u>d.</u> a motorized bicycle, tricycle or similar type of equipment owned by an insured while off an insured location; and</p> <p><u>e.</u> any vehicle while being towed by or carried on a vehicle included in <u>7.a., 7.b., 7.c. or 7.d.</u></p> <p><u>8.</u> "occurrence", when used in Section II of this policy, means an accident, including exposure to conditions, which results in:</p> <p>a. bodily injury; or</p> <p>b. property damage;</p> <p>during the policy period. Repeated or continuous exposure to the same general conditions is considered to be one occurrence.</p> <p><u>9.</u> "property damage" means physical damage to or destruction of tangible property, including loss of use of this property. Theft or conversion of property by <u>an insured</u> is not property damage.</p> <p><u>10.</u>"residence employee" means an employee of an insured who performs duties, including household or domestic services, in connection with the maintenance or use of the residence premises. This includes employees who perform similar duties elsewhere for you. This does not include employees while performing duties in connection with the business of an insured.</p> <p><u>11.</u>"residence premises" means <u>your dwelling, other structures, and grounds where you reside and which is shown in the Declarations.</u></p>	<p><u>g.</u> the following are not motor vehicles:</p> <p>(1)<u>a motorized land vehicle in dead storage on an insured location;</u></p> <p>(2)a boat, camp, home or utility trailer not being towed or <u>pushed</u> by or carried on a vehicle included in a., b., c., d. or e.;</p> <p>(3)<u>a motorized golf cart while used for golfing purposes;</u></p> <p>(4)<u>a motorized vehicle or trailer designed to assist the handicapped that is not designed for travel on public roads or subject to motor vehicle registration;</u></p> <p><u>h.</u> "leased" does not include temporary rental.</p> <p><u>9.</u> "occurrence", when used in Section II of this policy, means an accident, including exposure to conditions, which results in:</p> <p>a. bodily injury; or</p> <p>b. property damage;</p> <p>during the policy period. Repeated or continuous exposure to the same general conditions is considered to be one occurrence.</p> <p><u>10.</u>"property damage" means physical damage to or destruction of tangible property, including loss of use of this property. Theft or conversion of property by <u>any insured</u> is not property damage.</p> <p><u>11.</u>"residence employee" means an employee of an insured who performs duties, including household or domestic services, in connection with the maintenance or use of the residence premises. This includes employees who perform similar duties elsewhere for you. This does not include employees while performing duties in connection with the business of an insured.</p> <p><u>12.</u>"residence premises" means:</p> <p>a. <u>the one, two, three or four-family dwelling, other structures and grounds; or</u></p>	<p>Added "pushed".</p> <p>Relocated from item c.</p> <p>New.</p> <p>New.</p> <p>Replaced "an" with "any".</p> <p>Defined residence premises as a 1-4 family dwelling.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p align="center">SECTION I - COVERAGES</p> <p>COVERAGE A - DWELLING</p> <p>1. We cover:</p> <p>a. <u>the dwelling used principally as a private residence on the residence premises shown in the Declarations. This includes structures attached to the dwelling;</u></p> <p>b. materials and supplies located on or adjacent to the residence premises for use in the construction, alteration or repair of the dwelling or other structures on the residence premises;</p> <p>c. <u>wall-to-wall carpeting attached to the dwelling <u>on the residence premises</u>;</u></p> <p>d. <u>outdoor antennas;</u></p> <p>e. parts, equipment, furniture and accessories which are <u>originally</u> built into and form a permanent part of the dwelling;</p> <p>f. permanently attached carports or garages, awnings, skirting, porches, tie-down equipment; and</p> <p>g. dwelling structure equipment.</p> <p><u>We do not cover the dwelling while it is rented. However, it is permissible to rent a portion of the dwelling which is occupied by an insured to not more than two roomers or boarders.</u></p> <p>2. Dwelling Extension. We cover other structures on the residence premises, separated from the dwelling by clear space. Structures connected to the dwelling by only a fence, utility line, or similar connection are considered to be other structures.</p>	<p>b. <u>that part of any other building;</u> <u>where you reside and which is shown in the Declarations.</u></p> <p align="center">SECTION I - COVERAGES</p> <p>COVERAGE A - DWELLING</p> <p>1. Dwelling. We cover the dwelling used principally as <u>a private residence on the residence premises shown in the Declarations.</u></p> <p><u>Dwelling includes:</u></p> <p>a. <u>structures attached to the dwelling;</u></p> <p>b. materials and supplies located on or adjacent to the residence premises for use in the construction, alteration or repair of the dwelling or other structures on the residence premises;</p> <p>c. <u>foundation, floor slab and footings supporting the dwelling;</u></p> <p>d. <u>wall-to-wall carpeting attached to the dwelling;</u></p> <p>e. parts, equipment, furniture and accessories which are built into and form a permanent part of the dwelling;</p> <p>f. permanently attached carports or garages, awnings, skirting, porches, tie-down equipment; and</p> <p>g. dwelling structure equipment.</p> <p>2. Dwelling Extension. We cover other structures on the residence premises, separated from the dwelling by clear space. Structures connected to the dwelling by only a fence, utility line, or similar connection are considered to be other structures.</p>	<p>New.</p> <p>Reformatted for consistency.</p> <p>Foundation, etc. included in dwelling description. Deleted unnecessary reference.</p> <p>Deleted reference to outdoor antennas.</p> <p>Deleted unnecessary reference.</p> <p>Language deleted.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>We do not cover other structures:</p> <ol style="list-style-type: none"> a. not permanently attached to or otherwise forming a part of the realty; b. used in whole or in part for business purposes; or c. rented or held for rental to a person not a tenant of the dwelling, unless used solely as a private garage. <p>3. <u>We do not cover land, including the land necessary to support any Coverage A property. We do not cover any costs required to replace, rebuild, stabilize or otherwise restore the land, nor do we cover the costs of repair techniques designed to compensate for or prevent land instability.</u></p> <p>COVERAGE B - PERSONAL PROPERTY</p> <p>1. We cover personal property owned or used by an insured while it is anywhere in the world. This includes structures not permanently attached to or otherwise forming a part of the realty. At your request, we will cover personal property owned by others while the property is on the part of the residence premises occupied exclusively by an insured. At your request, we will also cover personal property owned by a guest or a residence employee, while the property is in any other residence occupied by an insured.</p> <p>We cover personal property usually situated at an insured's residence, other than the residence premises, for up to \$1,000 or 10% of the Coverage B</p>	<p>We do not cover other structures:</p> <ol style="list-style-type: none"> a. not permanently attached to or otherwise forming a part of the realty; b. used in whole or in part for business purposes <u>unless such use consists solely of use of office space for paperwork, computer work or use of a telephone, and consists solely of activities that are:</u> <ol style="list-style-type: none"> (1) <u>duties of the insured's employment by another; and</u> (2) <u>performed solely by the insured; or</u> c. rented or held for rental to a person not a tenant of the dwelling, unless used solely as a private garage. <p>3. Property Not Covered. We do not cover:</p> <ol style="list-style-type: none"> a. <u>land, including the land necessary to support any Coverage A property;</u> b. <u>any costs required to replace, rebuild, stabilize, or otherwise restore the land; or</u> c. <u>the costs of repair techniques designed to compensate for or prevent land instability to any property, whether or not insured under Coverage A.</u> <p>COVERAGE B - PERSONAL PROPERTY</p> <p>1. Property Covered. We cover personal property owned or used by an insured while it is anywhere in the world. This includes structures not permanently attached to or otherwise forming a part of the realty. At your request, we will cover personal property owned by others while the property is on the part of the residence premises occupied exclusively by an insured. At your request, we will also cover personal property owned by a guest or a residence employee, while the property is in any other residence occupied by an insured.</p> <p>We cover personal property usually situated at an insured's residence, other than the residence premises, for up to \$1,000 or 10% of the Coverage B</p>	<p>Language added to provide coverage if the detached structure is used as office space by the insured for telecommuting.</p> <p>Title added; reformatted; language added to emphasize that repair techniques to any property, whether or not insured under Coverage A are not covered.</p> <p>Title added.</p>

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<p>limit, whichever is greater. This limitation does not apply to personal property in a newly acquired principal residence for the first 30 days after you start moving the property there. If the residence premises is a newly acquired principal residence, personal property in your immediate past principal residence is not subject to this limitation for the first 30 days after the inception of this policy.</p> <p>Special Limits of Liability. These limits do not increase the Coverage B limit. The special limit for each of the following categories is the total limit for each loss for all property in that category:</p> <p>a. \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals;</p> <p>b. \$1,000 on property used or intended for use in a business, including merchandise held as samples or for sale or for delivery after sale, while on the residence premises. This coverage is limited to \$250 on such property away from the residence premises.</p> <p>Electronic data processing equipment or the recording or storage media used with that equipment is not included under this coverage;</p> <p>c. \$1,000 on securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets <u>and stamps</u>;</p> <p>d. \$1,000 on watercraft of all types and outboard motors, including their trailers, furnishings and equipment;</p> <p>e. \$1,000 on trailers not used with watercraft;</p> <p>f. \$1,000 for loss by theft of jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones;</p>	<p>limit, whichever is greater. This limitation does not apply to personal property in a newly acquired principal residence for the first 30 days after you start moving the property there. If the residence premises is a newly acquired principal residence, personal property in your immediate past principal residence is not subject to this limitation for the first 30 days after the inception of this policy.</p> <p>Special Limits of Liability. These limits do not increase the Coverage B limit. The special limit for each of the following categories is the total limit for each loss for all property in that category:</p> <p>a. \$200 on money, coins and medals, <u>including any of these that are a part of a collection</u>, bank notes, bullion, gold other than goldware, silver other than silverware and platinum;</p> <p>b. \$1,000 on property used or intended for use in a business, including merchandise held as samples or for sale or for delivery after sale, while on the residence premises. This coverage is limited to \$250 on such property away from the residence premises.</p> <p>Electronic data processing <u>system</u> equipment or the recording or storage media used with that equipment is not included under this coverage;</p> <p>c. \$1,000 on securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports and tickets;</p> <p>d. \$1,000 on watercraft of all types and outboard motors, including their trailers, furnishings and equipment;</p> <p>e. \$1,000 on trailers not used with watercraft;</p> <p>f. \$1,000 for loss by theft of jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones;</p>	<p>Items in a collection subject to limit.</p> <p>Added "system".</p> <p>Stamps now part of item g.</p>

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<p>g. \$2,500 for loss by theft of firearms;</p> <p>h. \$2,500 for loss by theft of silverware and gold-ware;</p> <p>i. \$5,000 on electronic data processing equipment and the recording or storage media used with that equipment. There is no coverage for said equipment or media while located away from the residence premises except when said equipment or media are removed from the residence premises for the purpose of repair, servicing or temporary use. An insured student's equipment and media are covered while at a residence away from home; and</p> <p>j. \$5,000 on any one article and \$10,000 in the aggregate for loss by theft of any rug, carpet (except wall-to-wall carpet), tapestry, wall-hanging or other similar article.</p> <p>2. Property Not Covered. We do not cover:</p> <p>a. articles separately described and specifically insured in this or any other insurance;</p> <p>b. animals, birds or fish;</p> <p>c. any engine or motor propelled vehicle or machine, including the parts, designed for movement on land. We do cover those not licensed for use on public highways which are:</p> <p>(1)used solely to service the insured location; or</p> <p>(2)designed for assisting the handicapped;</p> <p>d. devices or instruments for the recording or reproduction of sound permanently <u>installed in</u> an engine or motor propelled vehicle. We do not cover tapes, wires, records or other mediums that may be used with these devices or instruments while in the vehicle;</p> <p>e. aircraft and parts;</p>	<p>g. <u>\$2,500 on stamps, trading cards and comic books, including any of these that are a part of a collection;</u></p> <p>h. \$2,500 for loss by theft of firearms;</p> <p>i. \$2,500 for loss by theft of silverware and gold-ware;</p> <p>j. \$5,000 on electronic data processing <u>system</u> equipment and the recording or storage media used with that equipment. There is no coverage for said equipment or media while located away from the residence premises except when said equipment or media are removed from the residence premises for the purpose of repair, servicing or temporary use. An insured student's equipment and media are covered while at a residence away from home; and</p> <p>k. \$5,000 on any one article and \$10,000 in the aggregate for loss by theft of any rug, carpet (except wall-to-wall carpet), tapestry, wall-hanging or other similar article.</p> <p>2. Property Not Covered. We do not cover:</p> <p>a. articles separately described and specifically insured in this or any other insurance;</p> <p>b. animals, birds or fish;</p> <p>c. any engine or motor propelled vehicle or machine, including the parts, designed for movement on land. We do cover those not licensed for use on public highways which are:</p> <p>(1)used solely to service the insured location; or</p> <p>(2)designed for assisting the handicapped;</p> <p>d. devices or instruments for the recording or reproduction of sound permanently <u>attached to</u> an engine or motor propelled vehicle. We do not cover tapes, wires, records or other mediums that may be used with these devices or instruments while in the vehicle;</p> <p>e. aircraft and parts;</p>	<p>Limit on stamps increased from \$1,000 to \$2,500; trading cards and comic books subject to special limit.</p> <p>Added "system".</p> <p>Replaced "installed in" with "attached to".</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>f. property of roomers, boarders, tenants and other residents not related to an insured. We do cover property of roomers, boarders and other residents related to an insured;</p> <p>g. property regularly rented or held for rental to others by an insured. This exclusion does not apply to property of an insured in a sleeping room rented to others by an insured;</p> <p>h. property rented or held for rental to others away from the residence premises;</p> <p>i. any citizens band radios, radio telephones, radio transceivers, radio transmitters, radar detectors, antennas and other similar equipment. <u>This exclusion applies only while the property is located in or upon</u> an engine or motor propelled vehicle, <u>whether attached or not</u>;</p> <p>j. books of account, abstracts, drawings, card index systems and other records. This exclusion does not apply to <u>film, tape, disc, drum, cell and other magnetic recording or storage media</u> for electronic data processing. We will cover the cost of blank books, cards or other blank material plus the cost of labor you incur for transcribing or copying such records;</p> <p>k. recording or storage media for electronic data processing that cannot be replaced with other of like kind and quality on the current retail market;</p> <p>l. appliances, equipment and accessories which are <u>originally</u> built into and form a permanent part of the dwelling; or</p> <p>m. tires and wheels detached from the dwelling and while away from the residence premises.</p> <p>COVERAGE C - LOSS OF USE</p> <p>1. Additional Living Expense. <u>If</u> a Loss Insured causes the residence premises to become uninhabitable, we cover the necessary increase in cost to maintain your standard of living. <u>Payment is for the shortest time required (a) to repair or replace the premises or (b) for your household to settle else-</u></p>	<p>f. property of roomers, boarders, tenants and other residents not related to an insured. We do cover property of roomers, boarders and other residents related to an insured;</p> <p>g. property regularly rented or held for rental to others by an insured. This exclusion does not apply to property of an insured in a sleeping room rented to others by an insured;</p> <p>h. property rented or held for rental to others away from the residence premises;</p> <p>i. any citizens band radios, radio telephones, radio transceivers, radio transmitters, radar <u>or laser</u> detectors, antennas and other similar equipment <u>permanently attached</u> to an engine or motor propelled vehicle;</p> <p>j. books of account, abstracts, drawings, card index systems and other records. This exclusion does not apply to <u>any</u> recording or storage media for electronic data processing. We will cover the cost of blank books, cards or other blank material plus the cost of labor you incur for transcribing or copying such records;</p> <p>k. recording or storage media for electronic data processing that cannot be replaced with other of like kind and quality on the current retail market;</p> <p>l. appliances, equipment and accessories which are built into and form a permanent part of the dwelling; or</p> <p>m. tires and wheels detached from the dwelling and while away from the residence premises.</p> <p>COVERAGE C - LOSS OF USE</p> <p>1. Additional Living Expense. <u>When</u> a Loss Insured causes the residence premises to become uninhabitable, we <u>will</u> cover the necessary increase in cost you incur to maintain your standard of living <u>for up to 24 months. Our payment is limited to incurred costs for the shortest of: (a) the time required to</u></p>	<p>Added "or laser"; exclusion applies only to permanently attached equipment.</p> <p>Language deleted to provide coverage for all electronic data processing media.</p> <p>Deleted unnecessary reference.</p> <p>Added language to emphasize that expenses must be incurred.</p> <p>Time period changed to 24 months. Added language to indicate expenses</p>

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<p><u>where, but not to exceed 12 months. This period of time is not limited by expiration of this policy.</u></p> <p>2. Fair Rental Value. <u>If</u> a Loss Insured causes that part of the residence premises rented to others or held for rental by you to become uninhabitable, we cover its fair rental value. Payment shall be for the shortest time required to repair or replace the part of the premises rented or held for rental, but not to exceed 12 months.</p> <p>This period of time is not limited by expiration of this policy. Fair rental value shall not include any expense that does not continue while that part of the residence premises rented or held for rental is uninhabitable.</p> <p>3. Prohibited Use. <u>If</u> a civil authority prohibits your use of the residence premises because of direct damage to a neighboring premises caused by a Loss Insured, we cover any resulting Additional Living Expense and Fair Rental Value. Coverage is for a period not exceeding two weeks while use is prohibited.</p> <p>We do not cover loss or expense due to cancellation of a lease or agreement.</p> <p>SECTION I - ADDITIONAL COVERAGES</p> <p>1. Debris Removal. We will pay the reasonable expenses you incur in the removal of debris of covered property damaged by a Loss Insured. This expense is included in the limit applying to the damaged property.</p> <p>We will pay up to \$500 in the aggregate for each loss to cover the reasonable expenses you incur in the removal of tree debris from the residence premises when the tree has <u>damaged property covered under Coverage A.</u></p>	<p><u>repair or replace the premises; (b) the time required for your household to settle elsewhere; or (c) 24 months. This coverage is not reduced by the expiration of this policy.</u></p> <p>2. Fair Rental Value. <u>When</u> a Loss Insured causes that part of the residence premises rented to others or held for rental by you to become uninhabitable, we <u>will</u> cover its fair rental value. Payment shall be for the shortest time required to repair or replace the part of the premises rented or held for rental, but not to exceed 12 months. This period of time is not limited by expiration of this policy. Fair rental value shall not include any expense that does not continue while that part of the residence premises rented or held for rental is uninhabitable.</p> <p>3. Prohibited Use. <u>When</u> a civil authority prohibits your use of the residence premises because of direct damage to a neighboring premises by a Loss Insured, we <u>will</u> cover any resulting Additional Living Expense and Fair Rental Value. Coverage is for a period not exceeding two weeks while use is prohibited.</p> <p>We do not cover loss or expense due to cancellation of a lease or agreement.</p> <p>SECTION I - ADDITIONAL COVERAGES</p> <p><u>The following Additional Coverages are subject to all the terms, provisions, exclusions and conditions of this policy.</u></p> <p>1. Debris Removal. We will pay the reasonable expenses you incur in the removal of debris of covered property damaged by a Loss Insured. This expense is included in the limit applying to the damaged property.</p> <p>When the amount payable for the property damage plus the debris removal exceeds the limit for the damaged property, an additional 5% of that limit is available for debris removal expense. <u>This additional amount of insurance does not apply to Addi-</u></p>	<p>must be incurred.</p> <p>Lead-in and editorial change for consistency.</p> <p>Lead-in and editorial change for consistency.</p> <p>Lead-in added to emphasize the applicability for all policy sections.</p> <p>Sequence changed.</p> <p>Language added to emphasize item 3. Trees, Shrubs and Other Plants is</p>

<p style="text-align: center;">MANUFACTURED HOME POLICY FP-7933.1</p>	<p style="text-align: center;">MANUFACTURED HOME POLICY FP-7933.2</p>	<p style="text-align: center;">COMMENTS</p>
<p>When the amount payable for the property damage plus the debris removal exceeds the limit for the damaged property, an additional 5% of that limit is available for debris removal expense.</p> <p>2. Temporary Repairs. If damage is caused by a Loss Insured, we will pay the reasonable and necessary cost you incur for temporary repairs to covered property to protect the property from further immediate damage or loss. This coverage does not increase the limit applying to the property being repaired.</p> <p>3. Trees, Shrubs and Other Plants. We cover outdoor trees, shrubs, plants or lawns, on the residence premises, for <u>loss caused by the following: Fire or lightning, Explosion, Riot or civil commotion, Aircraft, Vehicles not owned or operated by a resident of the residence premises, Vandalism or malicious mischief or Theft.</u> The limit for this coverage, including the removal of debris, shall not exceed 5% of the limit applying to the dwelling. We will not pay more than \$500 for any one outdoor tree, shrub or plant, including debris removal expense. This coverage may increase the limit otherwise applicable. We do not cover property grown for business purposes.</p> <p>4. Fire Department Service Charge. We will pay up to \$500 for your liability assumed by contract or agreement for fire department charges. This means charges incurred when the fire department is called to save or protect covered property from a Loss Insured. No deductible applies to this coverage. This coverage may increase the limit otherwise applicable.</p> <p>5. Property Removed. Covered property, while being removed from a premises endangered by a Loss Insured, is covered for any accidental direct physical loss. This coverage also applies to the property for up to 30 days while removed. We will also pay for</p>	<p><u>tional Coverage, item 3. Trees, Shrubs and Other Plants.</u></p> <p>We will <u>also</u> pay up to \$500 in the aggregate for each loss to cover the reasonable expenses you incur in the removal of tree debris from the residence premises when the tree has <u>caused a Loss Insured to Coverage A property.</u></p> <p>2. Temporary Repairs. If damage is caused by a Loss Insured, we will pay the reasonable and necessary cost you incur for temporary repairs to covered property to protect the property from further immediate damage or loss. This coverage does not increase the limit applying to the property being repaired.</p> <p>3. Trees, Shrubs and Other Plants. We cover outdoor trees, shrubs, plants or lawns, on the residence premises, for <u>direct loss caused by the following: Fire or lightning, Explosion, Riot or civil commotion, Aircraft, Vehicles (not owned or operated by a resident of the residence premises), Vandalism or malicious mischief or Theft.</u></p> <p><u>The limit for this coverage, including the removal of debris, shall not exceed 5% of the amount shown in the Declarations for COVERAGE A - DWELLING.</u> We will not pay more than \$500 for any one outdoor tree, shrub or plant, including debris removal expense. This coverage may increase the limit otherwise applicable. We do not cover property grown for business purposes.</p> <p>4. Fire Department Service Charge. We will pay up to \$500 for your liability assumed by contract or agreement for fire department charges. This means charges incurred when the fire department is called to save or protect covered property from a Loss Insured. No deductible applies to this coverage. This coverage may increase the limit otherwise applicable.</p> <p>5. Property Removed. Covered property, while being removed from a premises endangered by a Loss Insured, is covered for any accidental direct physical loss. This coverage also applies to the property for up to 30 days while removed. We will also pay for</p>	<p>treated separately.</p> <p>Added “also” to emphasize tree debris is treated separately; added language to emphasize that the tree must cause a Loss Insured to Coverage A property.</p> <p>Reformatted into 2 paragraphs.</p> <p>Parenthesis added.</p> <p>Specific reference to Coverage A added.</p>

**MANUFACTURED HOME POLICY
FP-7933.1**

**MANUFACTURED HOME POLICY
FP-7933.2**

COMMENTS

reasonable expenses incurred by you for the removal and return of the covered property. This coverage does not increase the limit applying to the property being removed.

6. Credit Card, Bank Fund Transfer Card, Forgery and Counterfeit Money.

a. We will pay up to \$1,000 for:

(1)the legal obligation of an **insured** to pay because of the theft or unauthorized use of credit cards and bank fund transfer cards issued to or registered in an **insured's** name. If an **insured** has not complied with all terms and conditions under which the cards are issued, we do not cover use by an **insured** or anyone else;

(2)loss to an **insured** caused by forgery or alteration of any check or negotiable instrument; and

(3)loss to an **insured** through acceptance in good faith of counterfeit United States or Canadian paper currency.

No deductible applies to this coverage.

We will not pay more than the limit stated above for forgery or alteration committed by any one person. This limit applies when the forgery or alteration involves one or more instruments in the same loss.

b. We do not cover loss arising out of **business** pursuits or dishonesty of an **insured**.

c. Defense:

(1)We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend claims or suits ends when the amount we pay for the loss equals our limit of liability.

(2)If claim is made or a suit is brought against an **insured** for liability under the Credit Card or Bank Fund Transfer Card coverage, we will

reasonable expenses incurred by you for the removal and return of the covered property. This coverage does not increase the limit applying to the property being removed.

6. Credit Card, Bank Fund Transfer Card, Forgery and Counterfeit Money.

a. We will pay up to \$1,000 for:

(1)the legal obligation of an **insured** to pay because of the theft or unauthorized use of credit cards and bank fund transfer cards issued to or registered in an **insured's** name. If an **insured** has not complied with all terms and conditions under which the cards are issued, we do not cover use by an **insured** or anyone else;

(2)loss to an **insured** caused by forgery or alteration of any check or negotiable instrument; and

(3)loss to an **insured** through acceptance in good faith of counterfeit United States or Canadian paper currency.

No deductible applies to this coverage.

We will not pay more than the limit stated above for forgery or alteration committed by any one person. This limit applies when the forgery or alteration involves one or more instruments in the same loss.

b. We do not cover loss arising out of **business** pursuits or dishonesty of an **insured**.

c. Defense:

(1)We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend claims or suits ends when the amount we pay for the loss equals our limit of liability.

(2)If claim is made or a suit is brought against an **insured** for liability under the Credit Card or Bank Fund Transfer Card coverage, we will

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<p>provide a defense. This defense is at our expense by counsel of our choice.</p> <p>(3)We have the option to defend at our expense an insured or an insured's bank against any suit for the enforcement of payment under the Forgery coverage.</p> <p>7. Power Interruption. We cover accidental direct physical loss caused directly or indirectly by a change of temperature which results from power interruption that takes place on the residence premises. The power interruption must be caused by a Loss Insured occurring on the residence premises. The power lines off the residence premises must remain energized. This coverage does not increase the limit applying to the damaged property.</p> <p>8. Refrigerated Products. Coverage B is extended to cover the contents of deep freeze or refrigerated units on the residence premises for loss due to power failure or mechanical failure. If mechanical failure or power failure is known to you, all reasonable means must be used to protect the property insured from further damage or this coverage is void. Power failure or mechanical failure shall not include:</p> <p>a. removal of a plug from an electrical outlet; or</p> <p>b. turning off an electrical switch unless caused by a Loss Insured.</p> <p>This coverage does not increase the limit applying to the damaged property.</p> <p>9. Arson Reward. We will pay \$1,000 for information which leads to an arson conviction in connection with a fire loss to property covered by this policy. This coverage may increase the limit otherwise applicable. However, the \$1,000 limit shall not be increased regardless of the number of persons providing information.</p> <p>10. Volcanic Action. We cover direct physical loss to a covered building or covered property contained in a</p>	<p>provide a defense. This defense is at our expense by counsel of our choice.</p> <p>(3)We have the option to defend at our expense an insured or an insured's bank against any suit for the enforcement of payment under the Forgery coverage.</p> <p>7. Power Interruption. We cover accidental direct physical loss caused directly or indirectly by a change of temperature which results from power interruption that takes place on the residence premises. The power interruption must be caused by a Loss Insured occurring on the residence premises. The power lines off the residence premises must remain energized. This coverage does not increase the limit applying to the damaged property.</p> <p>8. Refrigerated Products. Coverage B is extended to cover the contents of deep freeze or refrigerated units on the residence premises for loss due to power failure or mechanical failure. If mechanical failure or power failure is known to you, all reasonable means must be used to protect the property insured from further damage or this coverage is void. Power failure or mechanical failure shall not include:</p> <p>a. removal of a plug from an electrical outlet; or</p> <p>b. turning off an electrical switch unless caused by a Loss Insured.</p> <p>This coverage does not increase the limit applying to the damaged property.</p> <p>9. Arson Reward. We will pay \$1,000 for information which leads to an arson conviction in connection with a fire loss to property covered by this policy. This coverage may increase the limit otherwise applicable. However, the \$1,000 limit shall not be increased regardless of the number of persons providing information. <u>No deductible applies to this coverage.</u></p> <p>10. Volcanic Action. We cover direct physical loss to a covered building or covered property contained in a</p>	<p>Language added to state no deductible applies.</p>

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<p>building resulting from the eruption of a volcano when the loss is directly and immediately caused by:</p> <ul style="list-style-type: none"> a. volcanic blast or airborne shock waves; b. ash, dust or particulate matter; or c. lava flow. <p>We will also pay for the removal of that ash, dust or particulate matter which has caused direct physical loss to a covered building or covered property contained in a building.</p> <p>One or more volcanic eruptions that occur within a 72-hour period shall be considered one volcanic eruption.</p> <p>This coverage does not increase the limits applying to the damaged property.</p> <p>11. Collapse. We insure for direct physical loss to covered property involving <u>collapse</u> of a building or any part of a building <u>caused only by one or more of the following</u>:</p> <ul style="list-style-type: none"> a. perils described in SECTION I - LOSSES INSURED, COVERAGE B - PERSONAL PROPERTY. These perils apply to covered building and personal property for loss insured by this Additional Coverage; b. hidden decay; c. hidden insect or vermin damage; d. weight of contents, equipment, animals or people; e. weight of ice, snow, sleet or rain which collects on a roof; or 	<p>building resulting from the eruption of a volcano when the loss is directly and immediately caused by:</p> <ul style="list-style-type: none"> a. volcanic blast or airborne shock waves; b. ash, dust or particulate matter; or c. lava flow. <p>We will also pay for the removal of that ash, dust or particulate matter which has caused direct physical loss to a covered building or covered property contained in a building.</p> <p>One or more volcanic eruptions that occur within a 72-hour period shall be considered one volcanic eruption.</p> <p>This coverage does not increase the limit applying to the damaged property.</p> <p>11. Collapse. We insure <u>only</u> for direct physical loss to covered property involving <u>the sudden, entire collapse</u> of a building or any part of a building.</p> <p><u>Collapse means actually fallen down or fallen into pieces. It does not include settling, cracking, shrinking, bulging, expansion, sagging or bowing.</u></p> <p><u>The collapse must be directly and immediately caused only by one or more of the following</u>:</p> <ul style="list-style-type: none"> a. perils described in SECTION I - LOSSES INSURED, COVERAGE B - PERSONAL PROPERTY. These perils apply to covered building and personal property for loss insured by this Additional Coverage; b. hidden decay <u>of a supporting or weight-bearing structural member of the building</u>; c. hidden insect or vermin damage <u>to a structural member of the building</u>; d. weight of contents, equipment, animals or people; e. weight of ice, snow, sleet or rain which collects on a roof; or 	<p>Reformatted; language added to indicate that only "sudden, entire" collapse is covered.</p> <p>Definition added; sagging and bowing added to items not included; and repositioned for emphasis.</p> <p>Language added to emphasize direct loss.</p> <p>Hidden decay damage must be to a supporting or weight-bearing structural member of the building.</p> <p>Insect or vermin damage must be to a structural member of the building.</p>

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<p>f. use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of construction, <u>remodeling or renovation</u>.</p> <p>Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under items b., c., d., e. and f. unless the loss is <u>a direct result</u> of the collapse of <u>a building</u>.</p> <p><u>Collapse does not include settling, cracking, shrinking, bulging or expansion.</u></p> <p>This coverage does not increase the limit applying to the damaged property.</p> <p>12.Locks. We will pay the reasonable expenses you incur to re-key locks on exterior doors of the dwelling located on the residence premises, when the keys to those locks are a part of a covered theft loss.</p> <p>No deductible applies to this coverage.</p> <p>13.Temporary Living Expense Allowance. If the residence premises becomes uninhabitable because of a loss caused by earthquake, landslide, or volcanic explosion, or if civil authority prohibits your use of the residence premises because an earthquake, landslide or volcanic explosion has occurred, we will pay up to \$2,000 to cover the necessary increase in cost which you incur to maintain your standard of living.</p> <p>The SECTION I - LOSSES NOT INSURED references to earthquake, landslide and volcanic explosion do not apply to this Additional Coverage.</p> <p><u>This coverage is excess over any other valid and collectible insurance which is in force at the time of the loss.</u></p> <p><u>No deductible applies to this coverage.</u></p>	<p>f. use of defective material or methods in <u>the construction (includes remodeling or renovation) of the building</u>, if the collapse occurs during the course of the construction <u>of the building</u>.</p> <p>Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under items b., c., d., e. and f. unless the loss is <u>the direct and immediate cause</u> of the collapse of <u>the building</u>.</p> <p>This coverage does not increase the limit applying to the damaged property.</p> <p>12.Locks. We will pay the reasonable expenses you incur to re-key locks on exterior doors of the dwelling located on the residence premises, when the keys to those locks are a part of a covered theft loss.</p> <p>No deductible applies to this coverage.</p>	<p>Editorial change; language added for consistency.</p> <p>Editorial change; language added for consistency.</p> <p>Repositioned and reworded.</p> <p>Coverage deleted.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p align="center">SECTION I - LOSSES INSURED</p> <p>COVERAGE A - DWELLING</p> <p>We insure for accidental direct physical loss to the property described in Coverage A, except as provided in SECTION I - LOSSES NOT INSURED.</p> <p>COVERAGE B - PERSONAL PROPERTY</p> <p>We insure for accidental direct physical loss to property described in Coverage B caused by the following perils, except as provided in SECTION I - LOSSES NOT INSURED:</p> <ol style="list-style-type: none"> 1. Fire or lightning. 2. Windstorm or hail. This peril does not include loss to property contained in a <u>structure</u> caused by rain, snow, sleet, sand or dust. This limitation does not apply when the direct force of wind or hail damages the <u>structure</u> 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 of all types, their trailers, furnishings, equipment, and outboard motors, only while inside a fully enclosed building. 3. Explosion. 4. Riot or civil commotion. 5. Aircraft, including self-propelled missiles and spacecraft. 6. Vehicles. 7. Smoke, meaning sudden and accidental damage from smoke. This peril does not include loss caused by smoke from agricultural smudging or industrial operations. 8. Vandalism or malicious mischief, meaning only willful and malicious damage to or destruction of property. 9. Theft, including attempted theft and loss of property from a known location when it is probable that the property has been stolen. 	<p align="center">SECTION I - LOSSES INSURED</p> <p>COVERAGE A - DWELLING</p> <p>We insure for accidental direct physical loss to the property described in Coverage A, except as provided in SECTION I - LOSSES NOT INSURED.</p> <p>COVERAGE B - PERSONAL PROPERTY</p> <p>We insure for accidental direct physical loss to property described in Coverage B caused by the following perils, except as provided in SECTION I - LOSSES NOT INSURED:</p> <ol style="list-style-type: none"> 1. Fire or lightning. 2. Windstorm or hail. This peril does not include loss to property contained in a <u>building</u> caused by rain, snow, sleet, sand or dust. This limitation does not apply when the direct force of wind or hail damages the <u>building</u> 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 of all types and their trailers, furnishings, equipment, and outboard motors, only while inside a fully enclosed building. 3. Explosion. 4. Riot or civil commotion. 5. Aircraft, including self-propelled missiles and spacecraft. 6. Vehicles, <u>meaning impact by a vehicle.</u> 7. Smoke, meaning sudden and accidental damage from smoke. This peril does not include loss caused by smoke from agricultural smudging or industrial operations. 8. Vandalism or malicious mischief, meaning only willful and malicious damage to or destruction of property. 9. Theft, including attempted theft and loss of property from a known location when it is probable that the property has been stolen. 	<p>References to “structure” changed to “building”. The change in the exclusionary language within this peril results in a slight broadening of coverage.</p> <p>Added definition.</p>

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<p>This peril does not include:</p> <ul style="list-style-type: none"> a. loss of a precious or semi-precious stone from its setting; b. loss caused by theft: <ul style="list-style-type: none"> (1)committed by an insured or by any other person regularly residing on the insured location. Property of a student who is an insured is covered while located at a residence away from home, if the theft is committed by a person who is not an insured; (2)in or to a dwelling under construction or of materials and supplies for use in the construction until the dwelling is completed and occupied; or (3)from the part of a residence premises rented to others: <ul style="list-style-type: none"> (a)caused by a tenant, members of the tenant's household, or the tenant's employees; (b)of money, bank notes, bullion, gold, goldware, silver, silverware, pewterware, platinum, coins and medals; (c)of securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps; or (d)of jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones; c. loss caused by theft that occurs away from the residence premises of: <ul style="list-style-type: none"> (1)property while at any other residence owned, rented to, or occupied by an insured, except while an insured is temporarily residing there. Property of a student who is an insured is covered while at a residence away from home; 	<p>This peril does not include:</p> <ul style="list-style-type: none"> a. loss of a precious or semi-precious stone from its setting; b. loss caused by theft: <ul style="list-style-type: none"> (1)committed by an insured or by any other person regularly residing on the insured location. Property of a student who is an insured is covered while located at a residence away from home, if the theft is committed by a person who is not an insured; (2)in or to a dwelling under construction or of materials and supplies for use in the construction until the dwelling is completed and occupied; or (3)from the part of a residence premises rented to others: <ul style="list-style-type: none"> (a)caused by a tenant, members of the tenant's household, or the tenant's employees; (b)of money, bank notes, bullion, gold, goldware, silver, silverware, pewterware, platinum, coins and medals; (c)of securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps; or (d)of jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones; c. loss caused by theft that occurs away from the residence premises of: <ul style="list-style-type: none"> (1)property while at any other residence owned, rented to, or occupied by an insured, except while an insured is temporarily residing there. Property of a student who is an insured is covered while at a residence away from home; 	

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<p>(2)watercraft of all types, including their furnishings, equipment and outboard motors; or</p> <p>(3)trailers and campers designed to be pulled by or carried on a vehicle.</p> <p>If the residence premises is a newly acquired principal residence, property in the immediate past principal residence shall not be considered property away from the residence premises for the first 30 days after the inception of this policy.</p> <p>10.Falling objects. This peril does not include loss to property contained in a <u>structure</u> unless the roof or an exterior wall of the <u>structure</u> is first damaged by a falling object. Damage to the falling object itself is not included.</p> <p>11.Weight of ice, snow or sleet which causes damage to property contained in a <u>structure</u>.</p> <p>12.Sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or from within a household appliance.</p> <p>This peril does not include loss:</p> <p>a. to the system or appliance from which the water or steam escaped;</p> <p>b. caused by or resulting from freezing;</p> <p>c. caused by or resulting from water from outside the plumbing system that enters through sewers or drains, or water which enters into and overflows from within a sump pump, sump pump well or <u>other type</u> system designed to remove subsurface water which is drained from the foundation area; or</p> <p>d. caused by or resulting from continuous or repeated seepage or leakage of water or steam which occurs over a period of time and results in deterioration, corrosion, rust, <u>mold</u>, or wet or dry rot.</p>	<p>(2)watercraft of all types, including their furnishings, equipment and outboard motors; or</p> <p>(3)trailers and campers designed to be pulled by or carried on a vehicle.</p> <p>If the residence premises is a newly acquired principal residence, property in the immediate past principal residence shall not be considered property away from the residence premises for the first 30 days after the inception of this policy.</p> <p>10.Falling objects. This peril does not include loss to property contained in a <u>building</u> unless the roof or an exterior wall of the <u>building</u> is first damaged by a falling object. Damage to the falling object itself is not included.</p> <p>11.Weight of ice, snow or sleet which causes damage to property contained in a <u>building</u>.</p> <p>12.Sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or from within a household appliance.</p> <p>This peril does not include loss:</p> <p>a. to the system or appliance from which the water or steam escaped;</p> <p>b. caused by or resulting from freezing;</p> <p>c. caused by or resulting from water <u>or sewage</u> from outside <u>the residence premises</u> plumbing system that enters through sewers or drains, or water which enters into and overflows from within a sump pump, sump pump well or <u>any other</u> system designed to remove subsurface water which is drained from the foundation area; or</p> <p>d. caused by or resulting from continuous or repeated seepage or leakage of water or steam which occurs over a period of time and results in deterioration, corrosion, rust, or wet or dry rot.</p>	<p>References to “structure” changed to “building”. The change in the exclusionary language within this peril results in a slight broadening of coverage.</p> <p>References to “structure” changed to “building”. This change is a reduction in coverage.</p> <p>Added language to specify type and source of excluded discharge.</p> <p>“Other type” replaced by “any other” to emphasize all systems are excluded.</p> <p>Deleted mold. Exclusion for fungus (including mold) has been added to SECTION I - LOSSES NOT INSURED.</p>

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<p>13. Sudden and accidental tearing asunder, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.</p> <p>This peril does not include loss:</p> <p>a. caused by or resulting from freezing; or</p> <p>b. caused by or resulting from continuous or repeated seepage or leakage of water or steam which occurs over a period of time and results in deterioration, corrosion, rust, <u>mold</u>, or wet or dry rot.</p> <p>14. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.</p> <p>This peril does not include loss on the residence premises while the dwelling is vacant, unoccupied or being constructed, unless you have used reasonable care to:</p> <p>a. maintain heat in the <u>structure</u>; or</p> <p>b. shut off the water supply and drain the system and appliances of water.</p> <p>15. Sudden and accidental damage to electrical appliances, devices, fixtures and wiring from an increase or decrease of artificially generated electrical current. We will pay up to \$1,000 under this peril for each damaged item described above.</p> <p>16. Breakage of glass, meaning damage to personal property caused by breakage of glass which is a part of a <u>structure</u> on the residence premises. There is no coverage for loss or damage to the glass.</p>	<p>13. Sudden and accidental tearing asunder, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.</p> <p>This peril does not include loss:</p> <p>a. caused by or resulting from freezing; or</p> <p>b. caused by or resulting from continuous or repeated seepage or leakage of water or steam which occurs over a period of time and results in deterioration, corrosion, rust, or wet or dry rot.</p> <p>14. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or of a household appliance.</p> <p>This peril does not include loss on the residence premises while the dwelling is vacant, unoccupied or being constructed, unless you have used reasonable care to:</p> <p>a. maintain heat in the <u>building</u>; or</p> <p>b. shut off the water supply and drain the system and appliances of water.</p> <p>15. Sudden and accidental damage to electrical appliances, devices, fixtures and wiring from an increase or decrease of artificially generated electrical current. We will pay up to \$1,000 under this peril for each damaged item described above.</p> <p>16. Breakage of glass, meaning damage to personal property caused by breakage of glass which is a part of a <u>building</u> on the residence premises. There is no coverage for loss or damage to the glass.</p>	<p>Deleted mold. Exclusion for fungus (including mold) has been added to SECTION I - LOSSES NOT INSURED.</p> <p>References to "structure" changed to "building". The change in the exclusionary language within this peril results in a potential reduction in coverage.</p> <p>References to "structure" changed to "building". This change is a reduction in coverage.</p>

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<p>17. <u>Flood</u>, surface water, waves, tidal water, or overflow of a body of water, or spray from any of these, whether or not driven by wind.</p> <p align="center">SECTION I - LOSSES NOT INSURED</p> <p>1. We do not insure for any loss to the property described in Coverage A which consists of, or is directly and immediately caused by, one or more of the perils listed in items a. through n. below, regardless of whether the loss occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:</p> <p>a. collapse, except as specifically provided in SECTION I - ADDITIONAL COVERAGES, Collapse;</p> <p>b. freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion only applies while the dwelling is vacant, unoccupied or being constructed. This exclusion does not apply if you have used reasonable care to:</p> <p>(1) maintain heat in the <u>dwelling</u>; or</p> <p>(2) shut off the water supply and drain the system and appliances of water;</p> <p>c. freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a fence, pavement, patio, swimming pool, foundation, retaining wall, bulkhead, pier, wharf or dock;</p> <p>d. theft in or to a dwelling under construction, or of materials and supplies for use in the construction, until the dwelling is completed and occupied;</p> <p>e. vandalism <u>and</u> malicious mischief or breakage of glass and safety glazing materials if the dwelling</p>	<p align="center">SECTION I - LOSSES NOT INSURED</p> <p>1. We do not insure for any loss to the property described in Coverage A which consists of, or is directly and immediately caused by, one or more of the perils listed in items a. through o. below, regardless of whether the loss occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:</p> <p>a. collapse, except as specifically provided in SECTION I - ADDITIONAL COVERAGES, Collapse;</p> <p>b. freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion only applies while the dwelling is vacant, unoccupied or being constructed. This exclusion does not apply if you have used reasonable care to:</p> <p>(1) maintain heat in the <u>building</u>; or</p> <p>(2) shut off the water supply and drain the system and appliances of water;</p> <p>c. freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a swimming pool, <u>hot tub or spa, including their filtration and circulation systems</u>, fence, pavement, patio, foundation, retaining wall, bulkhead, pier, wharf or dock;</p> <p>d. theft in or to a dwelling under construction, or of materials and supplies for use in the construction, until the dwelling is completed and occupied;</p> <p>e. vandalism <u>or</u> malicious mischief or breakage of glass and safety glazing materials if the dwelling</p>	<p>Flood peril removed from policy.</p> <p>New exclusion added as item "o."</p> <p>"Dwelling" changed to "building". This change is a potential broadening of coverage.</p> <p>Hot tub and spa added; equipment also excluded from freezing losses.</p> <p>Editorial change.</p>

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<p>has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;</p> <p>f. continuous or repeated seepage or leakage of water or steam from a:</p> <p>(1)heating, air conditioning or automatic fire protective sprinkler system;</p> <p>(2)household appliance; or</p> <p>(3)plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings or floors;</p> <p>which occurs over a period of time <u>and results in deterioration, corrosion, rust, mold, or wet or dry rot</u>. If loss to covered property is caused by water or steam not otherwise excluded, we will cover the cost of tearing out and replacing any part of the <u>structure</u> necessary to repair the system or appliance. We do not cover loss to the system or appliance from which the water or steam escaped;</p> <p>g. wear, tear, marring, scratching, deterioration, inherent vice, latent defect <u>and</u> mechanical breakdown;</p> <p>h. corrosion, electrolysis, or rust;</p> <p>i. <u>mold, or</u> wet or dry rot;</p> <p>j. contamination;</p> <p>k. smog, smoke from agricultural smudging or industrial operations;</p> <p>l. settling, cracking, shrinking, bulging, or expansion of pavements, patios, foundation, walls, floors, roofs or ceilings;</p> <p>m. birds, vermin, rodents, insects, or domestic animals. We do cover the breakage of glass or safety glazing material which is a part of a <u>struc-</u></p>	<p>has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;</p> <p>f. continuous or repeated seepage or leakage of water or steam from a:</p> <p>(1)heating, air conditioning or automatic fire protective sprinkler system;</p> <p>(2)household appliance; or</p> <p>(3)plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings or floors;</p> <p>which occurs over a period of time. If loss to covered property is caused by water or steam not otherwise excluded, we will cover the cost of tearing out and replacing any part of the <u>building</u> necessary to repair the system or appliance. We do not cover loss to the system or appliance from which the water or steam escaped;</p> <p>g. wear, tear, marring, scratching, deterioration, inherent vice, latent defect <u>or</u> mechanical breakdown;</p> <p>h. corrosion, electrolysis or rust;</p> <p>i. wet or dry rot;</p> <p>j. contamination;</p> <p>k. smog, smoke from agricultural smudging or industrial operations;</p> <p>l. settling, cracking, shrinking, bulging, or expansion of pavements, patios, foundation, walls, floors, roofs or ceilings;</p> <p>m. birds, vermin, rodents, insects, or domestic animals. We do cover the breakage of glass or safety glazing material which is a part of a <u>build-</u></p>	<p>Resulting damage language deleted.</p> <p>References to “structure” changed to “building”. This change is a potential reduction in coverage.</p> <p>Editorial change.</p> <p>Deleted mold. Exclusion for fungus (including mold) has been added to SECTION I - LOSSES NOT INSURED.</p> <p>References to “structure” changed to “building”. This change is a reduction in</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p><u>ture</u>, when caused by birds, vermin, rodents, insects or domestic animals; or</p> <p>n. seizure by a governmental authority.</p> <p>However, we do insure for any resulting loss from items a. through n. unless the resulting loss is itself a Loss Not Insured by this Section.</p> <p>2. We do not insure under any coverage for any loss which would not have occurred in the absence of one or more of the following excluded events. We do not insure for such loss regardless of: (a) the cause of the excluded event; or (b) other causes of the loss; or (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:</p> <p>a. Ordinance or Law, meaning enforcement of any ordinance or law regulating the construction, repair, demolition, sale, occupancy or placement of a <u>dwelling</u> or other structure, <u>unless specifically provided under this policy</u>.</p> <p>b. Earth Movement, meaning the sinking, rising, shifting, expanding or contracting of earth, all whether combined with water or not. Earth movement includes but is not limited to earthquake, landslide, mudflow, sinkhole, subsidence <u>and</u> erosion. Earth movement also includes volcanic explosion or lava flow, except as specifically provided in SECTION I - ADDITIONAL COVERAGES, Volcanic Action.</p> <p><u>We do insure for any direct loss by fire, explosion other than explosion of a volcano, theft, or breakage of glass or safety glazing materials which are part of the dwelling resulting from earth move-</u></p>	<p><u>ing</u>, when caused by birds, vermin, rodents, insects or domestic animals;</p> <p>n. seizure by a governmental authority; or</p> <p><u>o. pressure from or presence of tree, shrub or plant roots.</u></p> <p>However, we do insure for any resulting loss from items a. through n. unless the resulting loss is itself a Loss Not Insured by this Section.</p> <p>2. We do not insure under any coverage for any loss which would not have occurred in the absence of one or more of the following excluded events. We do not insure for such loss regardless of: (a) the cause of the excluded event; or (b) other causes of the loss; or (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:</p> <p>a. Ordinance or Law, meaning enforcement of any ordinance or law regulating the construction, repair, demolition, sale, occupancy or placement of a <u>building</u> or other structure.</p> <p>b. Earth Movement, meaning the sinking, rising, shifting, expanding or contracting of earth, all whether combined with water or not. Earth movement includes but is not limited to earthquake, landslide, mudflow, <u>mudslide</u>, sinkhole, subsidence, erosion <u>or movement resulting from improper compaction, site selection or any other external forces</u>. Earth movement also includes volcanic explosion or lava flow, except as specifically provided in SECTION I - ADDITIONAL COVERAGES, Volcanic Action.</p> <p><u>However, we do insure for any direct loss by fire resulting from earth movement, provided the resulting fire loss is itself a Loss Insured.</u></p>	<p>coverage.</p> <p>Added exclusion.</p> <p>Coverage for any resulting loss applies to items a. through n. only.</p> <p>“Dwelling” changed to “building”. No change in coverage. Unnecessary reference deleted.</p> <p>“Mudslide” and movement from improper compaction etc. added to Earth Movement definition.</p> <p>Deleted language to provide coverage only for loss caused by fire.</p>

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<p><u>ment, provided the resulting loss is itself a Loss Insured.</u></p> <p>c. Water Damage, meaning:</p> <p>(1)water from outside the plumbing system that enters through sewers or drains, or water which enters into and overflows from within a sump pump, sump pump well or any other system designed to remove subsurface water which is drained from the foundation area; or</p> <p>(2)<u>natural</u> water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.</p> <p>However, we do insure for any direct loss by fire, explosion or theft resulting from water damage, provided the resulting loss is itself a Loss Insured.</p> <p>d. Neglect, meaning neglect of the insured to use all reasonable means to save and preserve property at and after the time of a loss, or when property is endangered.</p> <p>e. War, including any undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.</p> <p>f. Nuclear Hazard, meaning any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these. Loss caused by the nuclear hazard shall not be considered loss caused by fire, explosion or</p>	<p>c. Water Damage, meaning:</p> <p>(1)<u>flood, surface water, waves, tidal water, tsunami, seiche, overflow of a body of water, or spray from any of these, all whether driven by wind or not;</u></p> <p>(2)water or sewage from outside the residence premises plumbing system that enters through sewers or drains, or water which enters into and overflows from within a sump pump, sump pump well or any other system designed to remove subsurface water which is drained from the foundation area; or</p> <p>(3)water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.</p> <p>However, we do insure for any direct loss by fire, explosion or theft resulting from water damage, provided the resulting loss is itself a Loss Insured.</p> <p>d. Neglect, meaning neglect of the insured to use all reasonable means to save and preserve property at and after the time of a loss, or when property is endangered.</p> <p>e. War, including any undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.</p> <p>f. Nuclear Hazard, meaning any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these. Loss caused by the nuclear hazard shall not be</p>	<p>Flood peril removed from policy.</p> <p>Language added to specify type and source of excluded water.</p> <p>“natural” deleted.</p>

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<p>smoke. <u>However, we do insure for direct loss by fire resulting from the nuclear hazard.</u></p> <p>g. Conversion, Embezzlement or Secretion by the selling dealer or by any person in lawful possession or custody of the insured property.</p> <p>h. Any Loss Insured other than fire while the dwelling is in transit.</p> <p>i. Any Loss Insured while the dwelling is at any location not described in this policy. This exclusion does not apply if you or someone on your behalf has notified us or our agent of the move within 60 days from the start of the move.</p>	<p>considered loss caused by fire, explosion or smoke.</p> <p><u>However, we do insure for any direct loss by fire resulting from the nuclear hazard, provided the resulting fire loss is itself a Loss Insured.</u></p> <p>g. Conversion, Embezzlement or Secretion by the selling dealer or by any person in lawful possession or custody of the insured property.</p> <p>h. Any Loss Insured other than fire while the dwelling is in transit.</p> <p>i. Any Loss Insured while the dwelling is at any location not described in this policy. This exclusion does not apply if you or someone on your behalf has notified us or our agent of the move within 60 days from the start of the move.</p> <p>j. <u>Fungus, including the growth, proliferation, spread or presence of fungus, and including:</u></p> <p>(1)<u>any loss of use or delay in rebuilding, repairing or replacing covered property, including any associated cost or expense, due to interference at the described premises or location of the rebuilding, repair or replacement of that property, by fungus;</u></p> <p>(2)<u>any remediation of fungus, including the cost or expense to:</u></p> <p>(a)<u>remove or clean the fungus from covered property or to repair, restore or replace that property;</u></p> <p>(b)<u>tear out and replace any part of the building or other property as needed to gain access to the fungus;</u></p> <p>(c)<u>contain, treat, detoxify, neutralize or dispose of or in any way respond to or assess the effects of the fungus; or</u></p> <p>(d)<u>remove any property to protect it from the presence of or exposure to fungus;</u></p>	<p>Reformatted for emphasis; language added for consistency.</p> <p>Added exclusion.</p>

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<p>3. We do not insure under any coverage for any loss consisting of one or more of the items below. Further, we do not insure for loss described in paragraphs 1. and 2. immediately above regardless of whether one or more of the following: (a) directly or indirectly cause, contribute to or aggravate the loss; or (b) occur before, at the same time, or after the loss or any other cause of the loss:</p> <p>a. conduct, act, failure to act, or decision of any person, group, organization or governmental body whether intentional, wrongful, negligent, or without fault; <u>or</u></p> <p>b. defect, weakness, inadequacy, fault or unsoundness in:</p> <p>(1)planning, zoning, development, surveying, siting;</p> <p>(2)design, specifications, workmanship, construction, grading, compaction;</p> <p>(3)materials used in construction or repair; or</p> <p>(4)maintenance;</p> <p>of any property (including land, structures, or improvements of any kind) whether on or off the residence premises.</p> <p>However, we do insure for any resulting loss from items a. and b. unless the resulting loss is itself a Loss Not Insured by this Section.</p> <p align="center">SECTION I - CONDITIONS</p> <p>3. Loss Settlement. Covered property losses are settled at actual cash value at the time of loss. This</p>	<p><u>(3)the cost of any testing or monitoring of air or property to confirm the type, absence, presence or level of fungus, whether performed prior to, during or after removal, repair, restoration or replacement of covered property.</u></p> <p>3. We do not insure under any coverage for any loss consisting of one or more of the items below. Further, we do not insure for loss described in paragraphs 1. and 2. immediately above regardless of whether one or more of the following: (a) directly or indirectly cause, contribute to or aggravate the loss; or (b) occur before, at the same time, or after the loss or any other cause of the loss:</p> <p>a. conduct, act, failure to act, or decision of any person, group, organization or governmental body whether intentional, wrongful, negligent, or without fault;</p> <p>b. defect, weakness, inadequacy, fault or unsoundness in:</p> <p>(1)planning, zoning, development, surveying, siting;</p> <p>(2)design, specifications, workmanship, construction, grading, compaction;</p> <p>(3)materials used in construction or repair; or</p> <p>(4)maintenance;</p> <p>of any property (including land, structures, or improvements of any kind) whether on or off the residence premises; <u>or</u></p> <p><u>c. weather conditions.</u></p> <p>However, we do insure for any resulting loss from items a., b. <u>and c.</u> unless the resulting loss is itself a Loss Not Insured by this Section.</p> <p align="center"><u>SECTION I - LOSS SETTLEMENT</u></p> <p>COVERAGE A - DWELLING</p> <p><u>Losses to property covered under SECTION I - COVERAGES, COVERAGE A - DWELLING</u> are settled at</p>	<p>Repositioned “or” to accommodate additional item c.</p> <p>Editorial change.</p> <p>“Weather conditions” exclusion added.</p> <p>Added reference to item c.</p> <p>LOSS SETTLEMENT provision rewritten as separate section for emphasis.</p> <p>Coverage A and Coverage B now shown as separate items.</p>

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<p>means there may be deduction for depreciation.</p> <p>We will <u>not pay an amount exceeding</u>:</p> <p><u>a. that</u> necessary to repair or replace;</p> <p><u>b. any special</u> limit of liability described in the policy; or</p> <p><u>c. any applicable Coverage A or Coverage B</u> limit of liability.</p>	<p>actual cash value at the time of loss. This means there may be deduction for depreciation.</p> <p>We will <u>pay the lower of</u>:</p> <ol style="list-style-type: none"> <u>1. the actual cash value at the time of the loss of the damaged part of the property;</u> <u>2. the amount</u> necessary to repair or replace; <u>3. any</u> limit of liability described in the policy; or <u>4. any applicable Coverage A</u> limit of liability. <p><u>COVERAGE B - PERSONAL PROPERTY</u></p> <p>Only the Loss Settlement provision shown in the <u>Declarations</u> applies. We will settle covered property losses according to the following:</p> <ol style="list-style-type: none"> <u>1. B1 - Limited Replacement Cost Loss Settlement.</u> <ol style="list-style-type: none"> <u>a. We will pay the cost to repair or replace property covered under SECTION I - COVERAGES, COVERAGE B - PERSONAL PROPERTY, except for property listed in item b. below, subject to the following:</u> <ol style="list-style-type: none"> <u>(1)until repair or replacement is completed, we will pay only the cost to repair or replace less depreciation;</u> <u>(2)after repair or replacement is completed, we will pay the difference between the cost to repair or replace less depreciation and the cost you have actually and necessarily spent to repair or replace the property; and</u> <u>(3)if property is not repaired or replaced within two years after the date of loss, we will pay only the cost to repair or replace less depreciation.</u> <u>b. We will pay market value at the time of loss for:</u> 	<p>Editorial changes.</p> <p>Language added to emphasize loss settlement will not exceed the actual cash value of the property.</p> <p>Removed "special".</p> <p>Coverage B loss settlement shown as separate item.</p> <p>Coverage A and Coverage B now shown as separate items.</p> <p>New Loss Settlement provision. Replacement cost coverage for personal property, previously available as an endorsement, now offered as one of two Loss Settlement provisions.</p> <p>Time limit increased from one year to two years to repair or replace in order to receive replacement cost payment.</p>

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(1)antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles;

(2)articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs and collectors items; and

(3)property not useful for its intended purpose.

However, we will not pay an amount exceeding the smallest of the following for items a. and b. above:

(1)our cost to replace at the time of loss;

(2)the full cost of repair;

(3)any special limit of liability described in the policy; or

(4)any applicable Coverage B limit of liability.

2. B2 - Depreciated Loss Settlement.

a. We will pay the cost to repair or replace less depreciation at the time of loss for property covered under **SECTION I - COVERAGES, COVERAGE B - PERSONAL PROPERTY**, except for property listed in item b. below.

b. We will pay market value at the time of loss for:

(1)antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles;

(2)articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs and collectors items; and

(3)property not useful for its intended purpose.

However, we will not pay an amount exceeding the smallest of the following for items a. and b. above:

(1)our cost to replace at the time of loss;

(2)the full cost of repair;

New Loss Settlement provision provides coverage similar to the Loss Settlement Condition in the current policy.

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SECTION I - CONDITIONS

1. **Insurable Interest and Limit of Liability.** Even if more than one person has an insurable interest in the property covered, we shall not be liable:

a. to the **insured** for an amount greater than the **insured's** interest; or

b. for more than the applicable limit of liability.

2. **Your Duties After Loss.** After a loss to which this insurance may apply, you shall see that the following duties are performed:

a. give immediate notice to us or our agent. Also notify the police if the loss is caused by theft. Also notify the credit card company or bank if the loss involves a credit card or bank fund transfer card;

b. protect the property from further damage or loss, make reasonable and necessary temporary repairs required to protect the property, keep an accurate record of repair expenditures;

c. prepare an inventory of damaged or stolen personal property. Show in detail the quantity, description, actual cash value and amount of loss. Attach to the inventory all bills, receipts and related documents that substantiate the figures in the inventory;

d. as often as we reasonably require:

(1) exhibit the damaged property;

(2) provide us with records and documents we request and permit us to make copies;

(3) submit to and subscribe, while not in the presence of any other **insured**:

(a) statements; and

(b) examinations under oath; and

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(3) any special limit of liability described in the policy; or

(4) any applicable Coverage B limit of liability.

1. **Insurable Interest and Limit of Liability.** Even if more than one person has an insurable interest in the property covered, we shall not be liable:

a. to the **insured** for an amount greater than the **insured's** interest; or

b. for more than the applicable limit of liability.

2. **Your Duties After Loss.** After a loss to which this insurance may apply, you shall see that the following duties are performed:

a. give immediate notice to us or our agent. Also notify the police if the loss is caused by theft. Also notify the credit card company or bank if the loss involves a credit card or bank fund transfer card;

b. protect the property from further damage or loss, make reasonable and necessary temporary repairs required to protect the property, keep an accurate record of repair expenditures;

c. prepare an inventory of damaged or stolen personal property. Show in detail the quantity, description, age, actual cash value and amount of loss. Attach to the inventory all bills, receipts and related documents that substantiate the figures in the inventory;

d. as often as we reasonably require:

(1) exhibit the damaged property;

(2) provide us with records and documents we request and permit us to make copies;

(3) submit to and subscribe, while not in the presence of any other **insured**:

(a) statements; and

(b) examinations under oath; and

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Added "age".

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<p>(4)produce employees, members of the insured's household or others for examination under oath to the extent it is within the insured's power to do so; and</p> <p>e. submit to us, within 60 days after the loss, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:</p> <p>(1)the time and cause of loss;</p> <p>(2)interest of the insured and all others in the property involved and all encumbrances on the property;</p> <p>(3)other insurance which may cover the loss;</p> <p>(4)changes in title or occupancy of the property during the term of this policy;</p> <p>(5)specifications of any damaged <u>structure</u> and detailed estimates for repair of the damage;</p> <p>(6)an inventory of damaged or stolen personal property described in 2.c.;</p> <p>(7)receipts for additional living expenses incurred and records supporting the fair rental value loss;</p> <p>(8)evidence or affidavit supporting a claim under the Credit Card, Bank Fund Transfer Card, Forgery and Counterfeit Money coverage, stating the amount and cause of loss.</p> <p><u>3. Loss Settlement. Covered property losses are settled at actual cash value at the time of loss. This means there may be deduction for depreciation.</u></p> <p><u>We will not pay an amount exceeding:</u></p> <p><u>a. that necessary to repair or replace;</u></p> <p><u>b. any special limit of liability described in the policy;</u> <u>or</u></p> <p><u>c. any applicable Coverage A or Coverage B limit of liability.</u></p> <p><u>4. Loss to a Pair or Set. In case of loss to a pair or set, we may elect to:</u></p>	<p>(4)produce employees, members of the insured's household or others for examination under oath to the extent it is within the insured's power to do so; and</p> <p>e. submit to us, within 60 days after the loss, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:</p> <p>(1)the time and cause of loss;</p> <p>(2)interest of the insured and all others in the property involved and all encumbrances on the property;</p> <p>(3)other insurance which may cover the loss;</p> <p>(4)changes in title or occupancy of the property during the term of this policy;</p> <p>(5)specifications of any damaged <u>building</u> and detailed estimates for repair of the damage;</p> <p>(6)an inventory of damaged or stolen personal property described in 2.c.;</p> <p>(7)receipts for additional living expenses incurred and records supporting the fair rental value loss; <u>and</u></p> <p>(8)evidence or affidavit supporting a claim under the Credit Card, Bank Fund Transfer Card, Forgery and Counterfeit Money coverage, stating the amount and cause of loss.</p> <p><u>3. Loss to a Pair or Set. In case of loss to a pair or set, we may elect to:</u></p>	<p>References to "structure" changed to "building". No change in coverage.</p> <p>Editorial change.</p> <p>Moved to separate section.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>a. repair or replace any part to restore the part or set to its value before the loss; or</p> <p>b. pay the difference between <u>actual cash value</u> of the property before and after the loss.</p> <p>5. Glass Replacement. Loss for damage to glass caused by a Loss Insured shall be settled on the basis of replacement with safety glazing materials when required by ordinance or law.</p> <p>6. Appraisal. If you and we fail to agree on the amount of loss, either one can demand that the amount of the loss be set by appraisal. If either makes a written demand for appraisal, each shall select a competent, <u>independent</u> appraiser. Each shall notify the other of the appraiser's identity within 20 days of receipt of the written demand.</p> <p>The two appraisers shall then select a competent, impartial umpire. If the two appraisers are unable to 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 select an umpire. The appraisers shall then set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. Written agreement signed by any two of these three shall set the amount of the loss.</p> <p>Each appraiser shall be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire shall be paid equally by you and us.</p> <p>7. Other Insurance. If a loss covered by this policy is also covered by other insurance, we will pay only our share of the loss. Our share is the proportion of the loss that the applicable limit under this policy bears to the total amount of insurance covering the loss.</p> <p>8. Suit Against Us. No action shall be brought unless there has been compliance with the policy provi-</p>	<p>a. repair or replace any part to restore the part or set to its value before the loss; or</p> <p>b. pay the difference between <u>the depreciated value</u> of the property before and after the loss.</p> <p>4. Glass Replacement. Loss for damage to glass caused by a Loss Insured shall be settled on the basis of replacement with safety glazing materials when required by ordinance or law.</p> <p>5. Appraisal. If you and we fail to agree on the amount of loss, either one can demand that the amount of the loss be set by appraisal. If either makes a written demand for appraisal, each shall select a competent, <u>disinterested</u> appraiser. Each shall notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers shall then select a competent, impartial umpire. If the two appraisers are unable to 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 select an umpire. The appraisers shall then set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. Written agreement signed by any two of these three shall set the amount of the loss. Each appraiser shall be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire shall be paid equally by you and us.</p> <p>6. Other Insurance. If a loss covered by this policy is also covered by other insurance, we will pay only our share of the loss. Our share is the proportion of the loss that the applicable limit under this policy bears to the total amount of insurance covering the loss.</p> <p>7. Suit Against Us. No action shall be brought unless there has been compliance with the policy provi-</p>	<p>Replaced "actual cash value" with descriptive terminology.</p> <p>"independent" replaced with "disinterested".</p> <p>Text combined into one paragraph.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>your failure to do so. Policy conditions relating to Appraisal, Suit Against Us and Loss Payment apply to the lienholder.</p> <p>c. If this policy is cancelled by us, the lienholder shall be notified at least 10 days before the date cancellation takes effect.</p> <p>d. If we pay the lienholder for any loss and deny payment to you:</p> <p>(1)we are subrogated to all the rights of the lienholder granted under the lien on the property; or</p> <p>(2)at our option, we may pay to the lienholder the whole principal on the lien plus any accrued interest. In this event, we shall receive a full assignment and transfer of the lien and all securities held as collateral to the lien debt.</p> <p>e. Subrogation shall not impair the right of the lienholder to recover the full amount of the lienholder's claim.</p> <p><u>13.No Benefit to Bailee.</u> We will not recognize an assignment or grant coverage for the benefit of a person or organization holding, storing or transporting property for a fee. This applies regardless of any other provision of this policy.</p> <p><u>14.Intentional Acts.</u> If you or any person insured under this policy causes or procures a loss to property covered under this policy for the purpose of obtaining insurance benefits, then this policy is void and we will not pay you or any other insured for this loss.</p> <p><u>15.Replacement of Dwelling.</u> If you replace your dwelling, we will provide coverage on the replacement. This condition applies only if you notify us within 60 days after delivery of the replacement and pay any additional premium required.</p> <p><u>16.Protection of Insured Property.</u> When insured property is endangered by a Loss Insured, you shall</p>	<p>your failure to do so. Policy conditions relating to Appraisal, Suit Against Us and Loss Payment apply to the lienholder.</p> <p>c. If this policy is cancelled by us, the lienholder shall be notified at least 10 days before the date cancellation takes effect. <u>Proof of mailing shall be proof of notice.</u></p> <p>d. If we pay the lienholder for any loss and deny payment to you:</p> <p>(1)we are subrogated to all the rights of the lienholder granted under the lien on the property; or</p> <p>(2)at our option, we may pay to the lienholder the whole principal on the lien plus any accrued interest. In this event, we shall receive a full assignment and transfer of the lien and all securities held as collateral to the lien debt.</p> <p>e. Subrogation shall not impair the right of the lienholder to recover the full amount of the lienholder's claim.</p> <p><u>12.No Benefit to Bailee.</u> We will not recognize an assignment or grant coverage for the benefit of a person or organization holding, storing or transporting property for a fee. This applies regardless of any other provision of this policy.</p> <p><u>13.Intentional Acts.</u> If you or any person insured under this policy causes or procures a loss to property covered under this policy for the purpose of obtaining insurance benefits, then this policy is void and we will not pay you or any other insured for this loss.</p> <p><u>14.Replacement of Dwelling.</u> If you replace your dwelling, we will provide coverage on the replacement. This condition applies only if you notify us within 60 days after delivery of the replacement and pay any additional premium required.</p> <p><u>15.Protection of Insured Property.</u> When insured property is endangered by a Loss Insured, you shall</p>	<p>Language added to define proof of notice.</p>

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<p>use all reasonable means to protect the property from loss or further loss.</p> <p align="center">SECTION II - LIABILITY COVERAGES</p> <p>COVERAGE L - PERSONAL LIABILITY</p> <p>If a claim is made or a suit is brought against an insured for damages because of bodily injury or property damage to which this coverage applies, caused by an occurrence, we will:</p> <ol style="list-style-type: none"> 1. pay up to our limit of liability for the damages for which the insured is legally liable; and 2. provide a defense at our expense by counsel of our choice. We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend any claim or suit ends when the amount we pay for damages, to effect settlement or satisfy a judgment resulting from the occurrence, equals our limit of liability. <p>COVERAGE M - MEDICAL PAYMENTS TO OTHERS</p> <p>We will pay the necessary medical expenses incurred or medically ascertained within three years from the date of an accident causing bodily injury. Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage applies only:</p> <ol style="list-style-type: none"> 1. to a person on the insured location with the permission of an insured; 2. to a person off the insured location, if the bodily injury: <ol style="list-style-type: none"> a. arises out of a condition on the insured location or the ways immediately adjoining; b. is caused by the activities of an insured; c. is caused by a residence employee in the course of the residence employee's employment by an insured; or d. is caused by an animal owned by or in the care of an insured; or 	<p>use all reasonable means to protect the property from loss or further loss.</p> <p align="center">SECTION II - LIABILITY COVERAGES</p> <p>COVERAGE L - PERSONAL LIABILITY</p> <p>If a claim is made or a suit is brought against an insured for damages because of bodily injury or property damage to which this coverage applies, caused by an occurrence, we will:</p> <ol style="list-style-type: none"> 1. pay up to our limit of liability for the damages for which the insured is legally liable; and 2. provide a defense at our expense by counsel of our choice. We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend any claim or suit ends when the amount we pay for damages, to effect settlement or satisfy a judgment resulting from the occurrence, equals our limit of liability. <p>COVERAGE M - MEDICAL PAYMENTS TO OTHERS</p> <p>We will pay the necessary medical expenses incurred or medically ascertained within three years from the date of an accident causing bodily injury. Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage applies only:</p> <ol style="list-style-type: none"> 1. to a person on the insured location with the permission of an insured; 2. to a person off the insured location, if the bodily injury: <ol style="list-style-type: none"> a. arises out of a condition on the insured location or the ways immediately adjoining; b. is caused by the activities of an insured; c. is caused by a residence employee in the course of the residence employee's employment by an insured; or d. is caused by an animal owned by or in the care of an insured; or 	

<p style="text-align: center;">MANUFACTURED HOME POLICY FP-7933.1</p>	<p style="text-align: center;">MANUFACTURED HOME POLICY FP-7933.2</p>	<p style="text-align: center;">COMMENTS</p>
<p>3. to a residence employee if the occurrence causing bodily injury occurs off the insured location and arises out of or in the course of the residence employee's employment by an insured.</p> <p>SECTION II - ADDITIONAL COVERAGES</p> <p>We cover the following in addition to the limits of liability:</p> <p>1. Claim Expenses. We pay:</p> <ul style="list-style-type: none"> a. expenses we incur and costs taxed against an insured in suits we defend; b. premiums on bonds required in suits we defend, but not for bond amounts greater than the Coverage L limit. We are not obligated to apply for or furnish any bond; c. reasonable expenses an insured incurs at our request. This includes actual loss of earnings (but not loss of other income) up to \$100 per day for aiding us in the investigation or defense of claims or suits; d. prejudgment interest awarded against the insured on that part of the judgment we pay; and e. interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies. <p>2. First Aid Expenses. We will pay expenses for first aid to others incurred by an insured for bodily injury covered under this policy. We will not pay for first aid to you or any other insured.</p> <p>3. Damage to Property of Others.</p> <ul style="list-style-type: none"> a. We will pay for property damage to property of others caused by an insured. b. Losses will be settled at <u>actual cash value</u> at the time of loss. <u>This means there may be deduction for depreciation.</u> <p>We will not pay an <u>amount exceeding</u>:</p>	<p>3. to a residence employee if the occurrence causing bodily injury occurs off the insured location and arises out of or in the course of the residence employee's employment by an insured.</p> <p>SECTION II - ADDITIONAL COVERAGES</p> <p>We cover the following in addition to the limits of liability:</p> <p>1. Claim Expenses. We pay:</p> <ul style="list-style-type: none"> a. expenses we incur and costs taxed against an insured in suits we defend; b. premiums on bonds required in suits we defend, but not for bond amounts greater than the Coverage L limit. We are not obligated to apply for or furnish any bond; c. reasonable expenses an insured incurs at our request. This includes actual loss of earnings (but not loss of other income) up to \$100 per day for aiding us in the investigation or defense of claims or suits; d. prejudgment interest awarded against the insured on that part of the judgment we pay; and e. interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies. <p>2. First Aid Expenses. We will pay expenses for first aid to others incurred by an insured for bodily injury covered under this policy. We will not pay for first aid to you or any other insured.</p> <p>3. Damage to Property of Others.</p> <ul style="list-style-type: none"> a. We will pay for property damage to property of others caused by an insured. b. We will not pay <u>more than the smallest of the following amounts</u>: <p>(1)replacement cost at the time of loss;</p>	<p>Editorial changes; payment is now based on replacement cost at the time of loss in lieu of actual cash value.</p>

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<p>(1)that necessary to repair or replace the damaged or lost property; or</p> <p>(2)\$500 in any one occurrence.</p> <p>c. We will not pay for property damage:</p> <p>(1)if insurance is otherwise provided in this policy;</p> <p>(2)caused intentionally by an insured who is 13 years of age or older;</p> <p>(3)to property, other than a rented golf cart, owned by or rented to an insured, a tenant of an insured, or a resident in your household; or</p> <p>(4)arising out of:</p> <p>(a)business pursuits;</p> <p>(b)any act or omission in connection with a premises an insured owns, rents or controls, other than the insured location; or</p> <p>(c)the ownership, maintenance, or use of a motor vehicle, aircraft, or watercraft, including airboat, air cushion, personal watercraft, sailboard or similar type watercraft.</p> <p align="center">SECTION II - EXCLUSIONS</p> <p>1. Coverage L and Coverage M do not apply to:</p> <p>a. bodily injury or property damage:</p> <p>(1)which is either expected or intended by <u>an insured</u>; or</p> <p>(2)<u>to any person or property</u> which is the result of willful and malicious acts of <u>an insured</u>;</p> <p>b. bodily injury or property damage arising out of business pursuits of any insured or the rental or holding for rental of any part of any premises by any insured. This exclusion does not apply:</p> <p>(1)to activities which are ordinarily incident to non-business pursuits;</p>	<p>(2)<u>full cost of repair</u>; or</p> <p>(3)\$500 in any one occurrence.</p> <p>c. We will not pay for property damage:</p> <p>(1)if insurance is otherwise provided in this policy;</p> <p>(2)caused intentionally by an insured who is 13 years of age or older;</p> <p>(3)to property, other than a rented golf cart, owned by or rented to an insured, a tenant of an insured, or a resident in your household; or</p> <p>(4)arising out of:</p> <p>(a)business pursuits;</p> <p>(b)any act or omission in connection with a premises an insured owns, rents or controls, other than the insured location; or</p> <p>(c)the ownership, maintenance, or use of a motor vehicle, aircraft, or watercraft, including airboat, air cushion, personal watercraft, sail board or similar type watercraft.</p> <p align="center">SECTION II - EXCLUSIONS</p> <p>1. Coverage L and Coverage M do not apply to:</p> <p>a. bodily injury or property damage:</p> <p>(1)which is either expected or intended by <u>the insured</u>; or</p> <p>(2)which is the result of willful and malicious acts of <u>the insured</u>;</p> <p>b. bodily injury or property damage arising out of business pursuits of any insured or the rental or holding for rental of any part of any premises by any insured. This exclusion does not apply:</p> <p>(1)to activities which are ordinarily incident to non-business pursuits;</p>	<p>Reference to "an insured" replaced with "the insured".</p> <p>Deleted reference "to any person or property"; reference to "an insured" replaced with "the insured".</p>

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<p>(2)with respect to Coverage L to the occasional or part-time business pursuits of an insured who is under 19 years of age;</p> <p>(3)to the rental or holding for rental of a residence of yours:</p> <p>(a)on an occasional basis for the exclusive use as a residence;</p> <p>(b)in part, unless intended for use as a residence by more than two roomers or boarders; or</p> <p>(c)in part, as an office, school, studio or private garage; or</p> <p><u>(4)to farm land (without buildings) not in excess of 500 acres, rented or held for rental to others;</u></p> <p>c. bodily injury or property damage arising out of the rendering or failing to render professional services;</p> <p>d. bodily injury or property damage arising out of any premises owned or rented to any insured which is not an insured location. This exclusion does not apply to bodily injury to a residence employee arising out of and in the course of the residence employee's employment by an insured;</p> <p>e. bodily injury or property damage arising out of the ownership, maintenance, use, loading or unloading of:</p> <p>(1)an aircraft;</p> <p>(2)a motor vehicle owned or operated by or rented or loaned to any insured; or</p> <p>(3)a watercraft:</p>	<p>(2)with respect to Coverage L to the occasional or part-time business pursuits of an insured who is under 19 years of age;</p> <p>(3)to the rental or holding for rental of a residence of yours:</p> <p>(a)on an occasional basis for the exclusive use as a residence;</p> <p>(b)in part, unless intended for use as a residence by more than two roomers or boarders; or</p> <p>(c)in part, as an office, school, studio or private garage;</p> <p><u>(4)when the dwelling on the residence premises is a two, three or four-family dwelling and you occupy one part and rent or hold for rental the other part; or</u></p> <p><u>(5)to farm land (without buildings), rented or held for rental to others, but not to exceed a total of 500 acres, regardless of the number of locations;</u></p> <p>c. bodily injury or property damage arising out of the rendering or failing to render professional services;</p> <p>d. bodily injury or property damage arising out of any premises <u>currently</u> owned or rented to any insured which is not an insured location. This exclusion does not apply to bodily injury to a residence employee arising out of and in the course of the residence employee's employment by an insured;</p> <p>e. bodily injury or property damage arising out of the ownership, maintenance, use, loading or unloading of:</p> <p>(1)an aircraft;</p> <p>(2)a motor vehicle owned or operated by or rented or loaned to any insured; or</p> <p>(3)a watercraft:</p>	<p>Added.</p> <p>Made consistent with "insured location" farm land definition.</p> <p>Language added to specify time of ownership.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>(a)owned by or rented to any insured if it has inboard or inboard-outdrive motor power of more than 50 horsepower;</p> <p>(b)owned by or rented to any insured if it is a sailing vessel, with or without auxiliary power, 26 feet or more in overall length;</p> <p>(c)powered by one or more outboard motors with more than 25 total horsepower owned by any insured;</p> <p>(d)designated as an airboat, air cushion, or similar type of craft; or</p> <p>(e)owned by any insured which is a personal watercraft using a water jet pump powered by an internal combustion engine as the primary source of propulsion.</p> <p>This exclusion does not apply to bodily injury to a residence employee arising out of and in the course of the residence employee's employment by an insured. Exclusion e.(3) does not apply while the watercraft is on the residence premises;</p> <p>f. bodily injury or property damage arising out of:</p> <p>(1)the entrustment by any insured to any person;</p> <p>(2)the supervision by any insured of any person;</p> <p>(3)any liability statutorily imposed on any insured; or</p> <p>(4)any liability assumed through an unwritten or written agreement by any insured;</p> <p>with regard to the ownership, maintenance or use of any aircraft, watercraft, or motor vehicle (or any other motorized land conveyance) which is not covered under Section II of this policy;</p> <p>g. bodily injury or property damage caused directly or indirectly by war, including undeclared war, or any warlike act including destruction or seizure or use for a military purpose, or any consequence of these. Discharge of a nuclear</p>	<p>(a)owned by or rented to any insured if it has inboard or inboard-outdrive motor power of more than 50 horsepower;</p> <p>(b)owned by or rented to any insured if it is a sailing vessel, with or without auxiliary power, 26 feet or more in overall length;</p> <p>(c)powered by one or more outboard motors with more than 25 total horsepower owned by any insured;</p> <p>(d)designated as an airboat, air cushion, or similar type of craft; or</p> <p>(e)owned by any insured which is a personal watercraft using a water jet pump powered by an internal combustion engine as the primary source of propulsion.</p> <p>This exclusion does not apply to bodily injury to a residence employee arising out of and in the course of the residence employee's employment by an insured. Exclusion e.(3) does not apply while the watercraft is on the residence premises;</p> <p>f. bodily injury or property damage arising out of:</p> <p>(1)the entrustment by any insured to any person;</p> <p>(2)the supervision by any insured of any person;</p> <p>(3)any liability statutorily imposed on any insured; or</p> <p>(4)any liability assumed through an unwritten or written agreement by any insured;</p> <p>with regard to the ownership, maintenance or use of any aircraft, watercraft, or motor vehicle which is not covered under Section II of this policy;</p> <p>g. bodily injury or property damage caused directly or indirectly by war, including undeclared war, or any warlike act including destruction or seizure or use for a military purpose, or any consequence of these. Discharge of a nuclear</p>	<p>Language deleted - already included within "motor vehicle" definition.</p>

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<p>weapon shall be deemed a warlike act even if accidental;</p> <p>h. bodily injury to you or any insured within the meaning of part a. or b. of the definition of insured.</p> <p>This exclusion also applies to any claim made or suit brought against any insured to share damages with or repay someone else who may be obligated to pay damages because of the bodily injury;</p> <p>i. any claim made or suit brought against any insured by:</p> <p>(1)any person who is in the care of any insured because of child care services provided by or at the direction of:</p> <p>(a)any insured;</p> <p>(b)any employee of any insured; or</p> <p>(c)any other person actually or apparently acting on behalf of any insured; or</p> <p>(2)any person who makes a claim because of bodily injury to any person who is in the care of any insured because of child care services provided by or at the direction of:</p> <p>(a)any insured;</p> <p>(b)any employee of any insured; or</p> <p>(c)any other person actually or apparently acting on behalf of any insured.</p> <p>This exclusion does not apply to the occasional child care services provided by any insured, or to the part-time child care services provided by any insured who is under 19 years of age; or</p> <p>j. bodily injury or property damage arising out of an insured's participation in, or preparation or practice for any prearranged or organized race, speed or demolition contest, or similar competi-</p>	<p>weapon shall be deemed a warlike act even if accidental;</p> <p>h. bodily injury to you or any insured within the meaning of part a. or b. of the definition of insured.</p> <p>This exclusion also applies to any claim made or suit brought against <u>you or any insured</u> to share damages with or repay someone else who may be obligated to pay damages because of the bodily injury sustained by you or any insured within the meaning of part a. or b. of the definition of insured;</p> <p>i. any claim made or suit brought against any insured by:</p> <p>(1)any person who is in the care of any insured because of child care services provided by or at the direction of:</p> <p>(a)any insured;</p> <p>(b)any employee of any insured; or</p> <p>(c)any other person actually or apparently acting on behalf of any insured; or</p> <p>(2)any person who makes a claim because of bodily injury to any person who is in the care of any insured because of child care services provided by or at the direction of:</p> <p>(a)any insured;</p> <p>(b)any employee of any insured; or</p> <p>(c)any other person actually or apparently acting on behalf of any insured.</p> <p>This exclusion does not apply to the occasional child care services provided by any insured, or to the part-time child care services provided by any insured who is under 19 years of age;</p> <p>j. bodily injury or property damage arising out of an insured's participation in, or preparation or practice for any prearranged or organized race, speed or demolition contest, or similar competi-</p>	<p>Language added to emphasize to whom "bodily injury" must occur.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>tion involving a motorized land vehicle or motorized watercraft. This exclusion does not apply to a sailing vessel less than 26 feet in overall length with or without auxiliary power.</p> <p>2. Coverage L does not apply to:</p> <p>a. liability:</p> <p>(1)for your share of any loss assessment charged against all members of an association of property owners; or</p> <p>(2)assumed under any unwritten contract or agreement, or by contract or agreement in connection with a business of the insured;</p> <p>b. property damage to property owned by any insured;</p> <p>c. property damage to property rented to, occupied or used by or in the care of any insured. This exclusion does not apply to property damage caused by fire, smoke or explosion;</p>	<p>tion involving a motorized land vehicle or motorized watercraft. This exclusion does not apply to a sailing vessel less than 26 feet in overall length with or without auxiliary power; or</p> <p>k. <u>any</u>:</p> <p>(1)<u>bodily injury or property damage arising out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungus at or from any source or location; or</u></p> <p>(2)loss, cost or expense arising out of any:</p> <p>(a)<u>request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, remediate or dispose of or in any way respond to or assess the effects of fungus; or</u></p> <p>(b)<u>claim or suit for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of fungus.</u></p> <p>2. Coverage L does not apply to:</p> <p>a. liability:</p> <p>(1)for your share of any loss assessment charged against all members of an association of property owners; or</p> <p>(2)assumed under any unwritten contract or agreement, or by contract or agreement in connection with a business of the insured;</p> <p>b. property damage to property <u>currently</u> owned by any insured;</p> <p>c. property damage to property rented to, occupied or used by or in the care of any insured. This exclusion does not apply to property damage caused by fire, smoke or explosion;</p>	<p>Added exclusion.</p> <p>Language added to show time of ownership.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>d. bodily injury to a person eligible to receive any benefits required to be provided or voluntarily provided by an insured under a workers' compensation, non-occupational disability, or occupational disease law;</p> <p>e. bodily injury or property damage for which an insured under this policy is also an insured under a nuclear energy liability policy or would be an insured but for its termination upon exhaustion of its limit of liability. A nuclear energy liability policy is a policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada, or any of their successors.</p> <p>3. Coverage M does not apply to bodily injury:</p> <p>a. to a residence employee if it occurs off the insured location and does not arise out of or in the course of the residence employee's employment by an insured;</p> <p>b. to a person eligible to receive any benefits required to be provided or voluntarily provided under any workers' compensation, non-occupational disability or occupational disease law;</p> <p>c. from nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these;</p> <p>d. to a person other than a residence employee of an insured, regularly residing on any part of the insured location.</p> <p align="center">SECTION II - CONDITIONS</p> <p>1. Limit of Liability. The Coverage L limit is shown in the Declarations. This is our limit for all damages from each occurrence regardless of the number of insureds, claims made or persons injured.</p> <p>The Coverage M limit is shown in the Declarations. This is our limit for all medical expense for bodily injury to one person as the result of one accident.</p>	<p>d. bodily injury to a person eligible to receive any benefits required to be provided or voluntarily provided by an insured under a workers' compensation, non-occupational disability, or occupational disease law;</p> <p>e. bodily injury or property damage for which an insured under this policy is also an insured under a nuclear energy liability policy or would be an insured but for its termination upon exhaustion of its limit of liability. A nuclear energy liability policy is a policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada, or any of their successors.</p> <p>3. Coverage M does not apply to bodily injury:</p> <p>a. to a residence employee if it occurs off the insured location and does not arise out of or in the course of the residence employee's employment by an insured;</p> <p>b. to a person eligible to receive any benefits required to be provided or voluntarily provided under any workers' compensation, non-occupational disability or occupational disease law;</p> <p>c. from nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these;</p> <p>d. to a person other than a residence employee of an insured, regularly residing on any part of the insured location.</p> <p align="center">SECTION II - CONDITIONS</p> <p>1. Limit of Liability. The Coverage L limit is shown in the Declarations. This is our limit for all damages from each occurrence regardless of the number of insureds, claims made or persons injured.</p> <p>The Coverage M limit is shown in the Declarations. This is our limit for all medical expense for bodily injury to one person as the result of one accident.</p>	

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>2. Severability of Insurance. This insurance applies separately to each insured. This condition shall not increase our limit of liability for any one occurrence.</p> <p>3. Duties After Loss. In case of an accident or occurrence, the insured shall perform the following duties that apply. You shall cooperate with us in seeing that these duties are performed:</p> <p>a. give written notice to us or our agent as soon as practicable, which sets forth:</p> <p>(1)the identity of this policy and insured;</p> <p>(2)reasonably available information on the time, place and circumstances of the accident or occurrence; and</p> <p>(3)names and addresses of any claimants and available witnesses;</p> <p>b. immediately forward to us every notice, demand, summons or other process relating to the accident or occurrence;</p> <p>c. at our request, assist in:</p> <p>(1)making settlement;</p> <p>(2)the enforcement of any right of contribution or indemnity against a person or organization who may be liable to an insured;</p> <p>(3)the conduct of suits and attend hearings and trials; and</p> <p>(4)securing and giving evidence and obtaining the attendance of witnesses;</p> <p>d. under the coverage - Damage to Property of Others:</p> <p>(1)<u>submit a sworn statement of loss to us within 60 days after the loss; and</u></p> <p>(2)<u>exhibit the damaged property if within the insured's control; and</u></p> <p>e. the insured shall not, except at the insured's own cost, voluntarily make payments, assume</p>	<p>2. Severability of Insurance. This insurance applies separately to each insured. This condition shall not increase our limit of liability for any one occurrence.</p> <p>3. Duties After Loss. In case of an accident or occurrence, the insured shall perform the following duties that apply. You shall cooperate with us in seeing that these duties are performed:</p> <p>a. give written notice to us or our agent as soon as practicable, which sets forth:</p> <p>(1)the identity of this policy and insured;</p> <p>(2)reasonably available information on the time, place and circumstances of the accident or occurrence; and</p> <p>(3)names and addresses of any claimants and available witnesses;</p> <p>b. immediately forward to us every notice, demand, summons or other process relating to the accident or occurrence;</p> <p>c. at our request, assist in:</p> <p>(1)making settlement;</p> <p>(2)the enforcement of any right of contribution or indemnity against a person or organization who may be liable to an insured;</p> <p>(3)the conduct of suits and attend hearings and trials; and</p> <p>(4)securing and giving evidence and obtaining the attendance of witnesses;</p> <p>d. under the coverage - Damage to Property of Others, <u>exhibit the damaged property if within the insured's control; and</u></p> <p>e. the insured shall not, except at the insured's own cost, voluntarily make payments, assume</p>	<p>Deleted reference to submission of sworn statement and reformatted.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>obligations or incur expenses. This does not apply to expense for first aid to others at the time of the bodily injury.</p> <p>4. Duties of an Injured Person - Coverage M. The injured person, or, when appropriate, someone acting on behalf of that person, shall:</p> <ul style="list-style-type: none"> a. give us written proof of claim, under oath if required, as soon as practicable; b. execute authorization to allow us to obtain copies of medical reports and records; and c. submit to physical examination by a physician selected by us when and as often as we reasonably require. <p>5. Payment of Claim - Coverage M. Payment under this coverage is not an admission of liability by an insured or us.</p> <p>6. Suit Against Us. No action shall be brought against us unless there has been compliance with the policy provisions.</p> <p>No one shall have the right to join us as a party to an action against an insured. Further, no action with respect to Coverage L shall be brought against us until the obligation of the insured has been determined by final judgment or agreement signed by us.</p> <p>7. Bankruptcy of an Insured. Bankruptcy or insolvency of an insured shall not relieve us of our obligation under this policy.</p> <p>8. Other Insurance - Coverage L. This insurance is excess over any other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.</p> <p align="center">SECTION I AND SECTION II - CONDITIONS</p> <p>1. Policy Period. This policy applies only to loss under Section I, or bodily injury or property damage under Section II which occurs during the period this policy is in effect.</p>	<p>obligations or incur expenses. This does not apply to expense for first aid to others at the time of the bodily injury.</p> <p>4. Duties of an Injured Person - Coverage M. The injured person, or, when appropriate, someone acting on behalf of that person, shall:</p> <ul style="list-style-type: none"> a. give us written proof of claim, under oath if required, as soon as practicable; b. execute authorization to allow us to obtain copies of medical reports and records; and c. submit to physical examination by a physician selected by us when and as often as we reasonably require. <p>5. Payment of Claim - Coverage M. Payment under this coverage is not an admission of liability by an insured or us.</p> <p>6. Suit Against Us. No action shall be brought against us unless there has been compliance with the policy provisions.</p> <p>No one shall have the right to join us as a party to an action against an insured. Further, no action with respect to Coverage L shall be brought against us until the obligation of the insured has been determined by final judgment or agreement signed by us.</p> <p>7. Bankruptcy of an Insured. Bankruptcy or insolvency of an insured shall not relieve us of our obligation under this policy.</p> <p>8. Other Insurance - Coverage L. This insurance is excess over any other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.</p> <p align="center">SECTION I AND SECTION II - CONDITIONS</p> <p>1. Policy Period. This policy applies only to loss under Section I or bodily injury or property damage under Section II which occurs during the period this policy is in effect.</p>	

**MANUFACTURED HOME POLICY
FP-7933.1**

2. **Concealment or Fraud.** This policy is void as to you and any other **insured**, if you or any other **insured** under this policy has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance, whether before or after a loss.
3. **Liberalization Clause.** If we adopt any revision which would broaden coverage under this policy without additional premium, within 60 days prior to or during the period this policy is in effect, the broadened coverage will immediately apply to this policy.
4. **Waiver or Change of Policy Provisions.** A waiver or change of any provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination shall not waive any of our rights.
5. **Cancellation.**
- a. You may cancel this policy at any time by notifying us in writing of the date cancellation is to take effect. We may waive the requirement that the notice be in writing by confirming the date and time of cancellation to you in writing.
- b. We may cancel this policy only for the reasons stated in this condition. We will notify you in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the **Declarations**. Proof of mailing shall be sufficient proof of notice:
- (1)When you have not paid the premium, we may cancel at any time by notifying you at least 10 days before the date cancellation takes effect. This condition applies whether the premium is payable to us or our agent or under any finance or credit plan.
- (2)When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason. We may cancel by notifying you at least 10 days before the date cancellation takes effect.

**MANUFACTURED HOME POLICY
FP-7933.2**

2. **Concealment or Fraud.** This policy is void as to you and any other **insured**, if you or any other **insured** under this policy has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance, whether before or after a loss.
3. **Liberalization Clause.** If we adopt any revision which would broaden coverage under this policy without additional premium, within 60 days prior to or during the period this policy is in effect, the broadened coverage will immediately apply to this policy.
4. **Waiver or Change of Policy Provisions.** A waiver or change of any provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination shall not waive any of our rights.
5. **Cancellation.**
- a. You may cancel this policy at any time by notifying us in writing of the date cancellation is to take effect. We may waive the requirement that the notice be in writing by confirming the date and time of cancellation to you in writing.
- b. We may cancel this policy only for the reasons stated in this condition. We will notify you in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the **Declarations**. Proof of mailing shall be sufficient proof of notice:
- (1)When you have not paid the premium, we may cancel at any time by notifying you at least 10 days before the date cancellation takes effect. This condition applies whether the premium is payable to us or our agent or under any finance or credit plan.
- (2)When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason. We may cancel by notifying you at least 10 days before the date cancellation takes effect.

COMMENTS

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>(3)When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:</p> <p>(a)if there has been a material misrepresentation of fact which, if known to us, would have caused us not to issue this policy; or</p> <p>(b)if the risk has changed substantially since the policy was issued.</p> <p>We may cancel this policy by notifying you at least 30 days before the date cancellation takes effect.</p> <p>(4)When this policy is written for a period longer than one year, we may cancel for any reason at anniversary. We may cancel by notifying you at least 30 days before the date cancellation takes effect.</p> <p>c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded. When you request cancellation, the return premium will be based on our rules for such cancellation. The return premium may be less than a full pro rata refund. When we cancel, the return premium will be pro rata.</p> <p>d. The return premium may not be refunded with the notice of cancellation or when the policy is returned to us. In such cases, we will refund it within a reasonable time after the date cancellation takes effect.</p> <p>6. Nonrenewal. We may elect not to renew this policy. If we elect not to renew, a written notice will be delivered to you, or mailed to you at your mailing address shown in the Declarations. The notice will be mailed or delivered at least 30 days before the expiration date of this policy. Proof of mailing shall be sufficient proof of notice.</p> <p>7. Assignment. Assignment of this policy shall not be valid unless we give our written consent.</p> <p>8. Subrogation. An insured may waive in writing before a loss all rights of recovery against any per-</p>	<p>(3)When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:</p> <p>(a)if there has been a material misrepresentation of fact which, if known to us, would have caused us not to issue this policy; or</p> <p>(b)if the risk has changed substantially since the policy was issued.</p> <p>We may cancel this policy by notifying you at least 30 days before the date cancellation takes effect.</p> <p>(4)When this policy is written for a period longer than one year, we may cancel for any reason at anniversary. We may cancel by notifying you at least 30 days before the date cancellation takes effect.</p> <p>c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded. When you request cancellation, the return premium will be based on our rules for such cancellation. The return premium may be less than a full pro rata refund. When we cancel, the return premium will be pro rata.</p> <p>d. The return premium may not be refunded with the notice of cancellation or when the policy is returned to us. In such cases, we will refund it within a reasonable time after the date cancellation takes effect.</p> <p>6. Nonrenewal. We may elect not to renew this policy. If we elect not to renew, a written notice will be delivered to you, or mailed to you at your mailing address shown in the Declarations. The notice will be mailed or delivered at least 30 days before the expiration date of this policy. Proof of mailing shall be sufficient proof of notice.</p> <p>7. Assignment. Assignment of this policy shall not be valid unless we give our written consent.</p> <p>8. Subrogation. An insured may waive in writing before a loss all rights of recovery against any per-</p>	

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p align="center">OPTIONAL POLICY PROVISIONS</p> <p>The following Optional Policy Provisions are subject to <u>all the terms and provisions of this policy, unless otherwise indicated in the terms of the option.</u></p> <p><u>Each Optional Policy Provision applies only as indicated in the Declarations.</u></p> <p>Option AI - Additional Insured. The definition of insured is extended to include the person or organization <u>named</u> in the Declarations as an Additional Insured or whose name is on file with us. Coverage is with respect to:</p> <ol style="list-style-type: none"> 1. Section I - Coverage A; or 2. Section II - Coverages L and M but only with respect to the residence premises. This coverage does not apply to bodily injury to an employee arising out of or in the course of the employee's employment by the person or organization. 	<p><u>mend changes. Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged.</u></p> <p><u>We do not:</u></p> <ol style="list-style-type: none"> a. <u>make safety inspections;</u> b. <u>undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public;</u> c. <u>warrant that conditions are safe or healthful; or</u> d. <u>warrant that conditions comply with laws, regulations, codes or standards.</u> <p><u>This condition applies not only to us but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.</u></p> <p>13. Joint and Individual Interests. <u>When there are two or more named insureds, each acts for all to cancel or change the policy.</u></p> <p align="center">OPTIONAL POLICY PROVISIONS</p> <p><u>Each Optional Policy Provision applies only as shown in the Declarations and is subject to all the terms, provisions, exclusions and conditions of this policy.</u></p> <p>Option AI - Additional Insured. The definition of insured is extended to include the person or organization <u>shown</u> in the Declarations as an Additional Insured or whose name is on file with us. Coverage is with respect to:</p> <ol style="list-style-type: none"> 1. Section I - Coverage A; or 2. Section II - Coverages L and M but only with respect to the residence premises. This coverage does not apply to bodily injury to an employee arising out of or in the course of the employee's employment by the person or organization. 	<p>New condition added.</p> <p>Lead-in revised; made consistent with Additional Coverage lead-in.</p> <p>Revised for consistency.</p>

<p style="text-align: center;">MANUFACTURED HOME POLICY FP-7933.1</p>	<p style="text-align: center;">MANUFACTURED HOME POLICY FP-7933.2</p>	<p style="text-align: center;">COMMENTS</p>
<p>This option applies only with respect to the location shown in the Declarations.</p> <p><u>Option BP - Business Property.</u></p> <p><u>COVERAGE B - PERSONAL PROPERTY. Special Limits of Liability.</u> item b. is changed as follows:</p> <p>The \$1,000 limit is replaced with the amount shown in the Declarations for this option.</p> <p><u>Option BU - Business Pursuits.</u></p> <p><u>Section II - Exclusion 1.b.</u> is modified as follows:</p> <ol style="list-style-type: none"> 1. Section II coverage applies to the business pursuits of an insured who is a: <ol style="list-style-type: none"> a. clerical office employee, salesperson, collector, messenger; or b. teacher (except college, university and professional athletic coaches), school principal or school administrator; <p>while acting within the scope of the above listed occupations.</p> 2. However, no coverage is provided: <ol style="list-style-type: none"> a. for bodily injury or property damage arising out of a business owned or financially controlled by the insured or by a partnership of which the insured is a partner or member; b. for bodily injury or property damage arising out of the rendering of or failure to render professional services of any nature (other than teaching or school administration). This exclusion includes but is not limited to: <ol style="list-style-type: none"> (1)architectural, engineering or industrial design services; (2)medical, surgical, dental or other services or treatment conducive to the health of persons or animals; and (3)beauty or barber services or treatment; 	<p>This option applies only with respect to the location shown in the Declarations.</p> <p><u>Option BP - Business Property.</u> The <u>COVERAGE B - PERSONAL PROPERTY. Special Limits of Liability.</u> item b., for property used or intended for use in a <u>business</u>, including merchandise held as samples or for sale or for delivery after sale, is changed as follows:</p> <p>The \$1,000 limit is replaced with the amount shown in the Declarations for this option.</p> <p><u>Option BU - Business Pursuits. SECTION II - EXCLUSIONS.</u> item 1.b. is modified as follows:</p> <ol style="list-style-type: none"> 1. Section II coverage applies to the business pursuits of an insured who is a: <ol style="list-style-type: none"> a. clerical office employee, salesperson, collector, messenger; or b. teacher (except college, university and professional athletic coaches), school principal or school administrator; <p>while acting within the scope of the above listed occupations.</p> 2. However, no coverage is provided: <ol style="list-style-type: none"> a. for bodily injury or property damage arising out of a business owned or financially controlled by the insured or by a partnership of which the insured is a partner or member; b. for bodily injury or property damage arising out of the rendering of or failure to render professional services of any nature (other than teaching or school administration). This exclusion includes but is not limited to: <ol style="list-style-type: none"> (1)<u>computer programming</u>, architectural, engineering or industrial design services; (2)medical, surgical, dental or other services or treatment conducive to the health of persons or animals; and (3)beauty or barber services or treatment; 	<p>Reformatted for consistency with other options.</p> <p>Reformatted for consistency with other options.</p> <p>Added computer programming to excluded services.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>c. for bodily injury to a fellow employee of the insured injured in the course of employment; or</p> <p>d. when the insured is a member of the faculty or teaching staff of a school or college:</p> <p>(1)for bodily injury or property damage arising out of the maintenance, use, loading or unloading of:</p> <p>(a)draft or saddle animals, including vehicles for use with them; or</p> <p>(b)aircraft, motor vehicles, recreational motor vehicles or watercraft, airboats, air cushions or personal watercraft which use a water jet pump powered by an internal combustion engine as the primary source of propulsion;</p> <p>owned or operated, or hired by or for the insured or employer of the insured, or used by the insured for the purpose of instruction in the use thereof; or</p> <p>(2)under Coverage M for bodily injury to a pupil arising out of corporal punishment administered by or at the direction of the insured.</p> <p>Option EM - Earth Movement. Section I of this policy is extended to insure against direct loss caused by Earth Movement. Earth Movement includes, but is not limited to, earthquake; volcanic eruption; landslide; mudflow; earth sinking, rising or shifting.</p> <p>1. One or more earthquake shocks that occur within a 72- hour period shall constitute a single earthquake.</p> <p>2. One or more volcanic eruptions that occur within a 72-hour period shall constitute a single volcanic eruption.</p> <p>Option FA - Firearms. Firearms are insured for accidental direct physical loss or damage.</p>	<p>c. for bodily injury to a fellow employee of the insured injured in the course of employment; or</p> <p>d. when the insured is a member of the faculty or teaching staff of a school or college:</p> <p>(1)for bodily injury or property damage arising out of the maintenance, use, loading or unloading of:</p> <p>(a) draft or saddle animals, including vehicles for use with them; or</p> <p>(b) aircraft, motor vehicles, recreational motor vehicles or watercraft, airboats, air cushions or personal watercraft which use a water jet pump powered by an internal combustion engine as the primary source of propulsion;</p> <p>owned or operated, or hired by or for the insured or employer of the insured or used by the insured for the purpose of instruction in the use thereof; or</p> <p>(2)under Coverage M for bodily injury to a pupil arising out of corporal punishment administered by or at the direction of the insured.</p> <p>Option FA - Firearms. Firearms are insured for accidental direct physical loss or damage.</p>	<p>Option removed from policy. Coverage can be added by endorsement (Earthquake and Volcanic Explosion Endorsement).</p>

<p style="text-align: center;">MANUFACTURED HOME POLICY FP-7933.1</p>	<p style="text-align: center;">MANUFACTURED HOME POLICY FP-7933.2</p>	<p style="text-align: center;">COMMENTS</p>
<p>The limits for this option are shown in the Declarations. The first amount is the limit for any one article; the second amount is the aggregate limit for each loss.</p> <p>The following additional provisions apply:</p> <ol style="list-style-type: none"> 1. we do not insure for any loss to the property described in this option either consisting of, or directly and immediately caused by, one or more of the following: <ol style="list-style-type: none"> a. mechanical breakdown, wear and tear, gradual deterioration; b. insects or vermin; c. any process of refinishing, renovating, or repairing; d. dampness of atmosphere or extremes of temperatures; e. inherent defect or faulty manufacture; f. rust, fouling or explosion of firearms; g. breakage, marring, scratching, tearing or denting unless caused by fire, thieves or accidents to conveyances; or h. infidelity of an insured's employees or persons to whom the insured property may be entrusted or rented; 2. our limit for loss by any Coverage B peril except theft is the limit shown in the Declarations for Coverage B, plus the aggregate limit; 3. our limits for loss by theft are those shown in the Declarations for this option. These limits apply in lieu of the Coverage B theft limit; and 4. our limits for loss by any covered peril except those in items 2. and 3. are those shown in the Declarations. 	<p>The limits for this option are shown in the Declarations. The first amount is the limit for any one article; the second amount is the aggregate limit for each loss.</p> <p>The following additional provisions apply:</p> <ol style="list-style-type: none"> 1. we do not insure for any loss to the property described in this option either consisting of, or directly and immediately caused by, one or more of the following: <ol style="list-style-type: none"> a. mechanical breakdown, wear and tear, gradual deterioration; b. insects or vermin; c. any process of refinishing, renovating, or repairing; d. dampness of atmosphere or extremes of temperatures; e. inherent defect or faulty manufacture; f. rust, fouling or explosion of firearms; g. breakage, marring, scratching, tearing or denting unless caused by fire, thieves or accidents to conveyances; or h. infidelity of an insured's employees or persons to whom the insured property may be entrusted or rented; 2. our limit for loss by any Coverage B peril except theft is the limit shown in the Declarations for Coverage B, plus the aggregate limit; 3. our limits for loss by theft are those shown in the Declarations for this option. These limits apply in lieu of the Coverage B theft limit; and 4. our limits for loss by any covered peril except those in items 2. and 3. are those shown in the Declarations. 	

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>Option HC - Home Computer. The <u>Section I - Special Limits of Liability</u> for electronic data processing equipment and the recording or storage media used with that equipment is increased to be the amount shown <u>on</u> the Declarations for this option.</p> <p>Option IO - Incidental Business. The coverage provided by this option applies only to that incidental business occupancy on file with us.</p> <p>1. <u>Section I: COVERAGE B - PERSONAL PROPERTY</u> is extended to include equipment, supplies and furnishings usual and incidental to this business occupancy. This Optional Policy Provision does not include electronic data processing equipment or the recording or storage media used with that equipment or merchandise held as samples or for sale or for delivery after sale.</p> <p>The Option IO limits are shown in the Declarations. The first limit applies to property on the residence premises. The second limit applies to property while off the residence premises. These limits are in addition to the <u>Section I, COVERAGE B - PERSONAL PROPERTY, Special Limits of Liability</u> on property used or intended for use in a business.</p> <p>2. Section II: <u>The residence premises</u> is not considered business property because an insured occupies a part of it as an incidental business.</p> <p>3. <u>Section II: Exclusion 1.b.</u> of Coverage L and Coverage M is replaced with the following:</p> <p>b. bodily injury or property damage arising out of business pursuits of an insured or the rental or holding for rental of any part of any premises by an insured. This exclusion does not apply:</p> <p>(1)to activities which are ordinarily <u>incidental</u> to non-business pursuits or to business pursuits of an insured which are necessary or</p>	<p>Option HC - Home Computer. The <u>COVERAGE B - PERSONAL PROPERTY, Special Limits of Liability, item j.</u>, for electronic data processing <u>system</u> equipment and the recording or storage media used with that equipment is increased to be the amount shown <u>in</u> the Declarations for this option.</p> <p>Option IO - Incidental Business. The coverage provided by this option applies only to that incidental business occupancy on file with us.</p> <p>1. <u>COVERAGE A - DWELLING, Dwelling Extension, item 2.b.</u> is deleted.</p> <p>2. <u>COVERAGE B - PERSONAL PROPERTY</u> is extended to include equipment, supplies and furnishings usual and incidental to this business occupancy. This Optional Policy Provision does not include electronic data processing <u>system</u> equipment or the recording or storage media used with that equipment or merchandise held as samples or for sale or for delivery after sale.</p> <p>The Option IO limits are shown in the Declarations. The first limit applies to property on the residence premises. The second limit applies to property while off the residence premises. These limits are in addition to the <u>COVERAGE B - PERSONAL PROPERTY, Special Limits of Liability</u> on property used or intended for use in a business.</p> <p>3. <u>Under</u> Section II, <u>the residence premises</u> is not considered business property because an insured occupies a part of it as an incidental business.</p> <p>4. <u>SECTION II - EXCLUSIONS, item 1.b.</u> of Coverage L and Coverage M is replaced with the following:</p> <p>b. bodily injury or property damage arising out of business pursuits of an insured or the rental or holding for rental of any part of any premises by an insured. This exclusion does not apply:</p> <p>(1)to activities which are ordinarily <u>incident</u> to non-business pursuits or to business pursuits of an insured which are necessary or</p>	<p>Added specific policy reference; other changes (“system”, “shown in”) made for consistency.</p> <p>Language added to provide coverage for detached structures used for business.</p> <p>Renumbered; unnecessary policy section reference deleted.</p> <p>“system” added for consistency.</p> <p>Unnecessary policy section reference deleted.</p> <p>Editorial change.</p> <p>Editorial change.</p> <p>Editorial change.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>incidental to the use of the residence premises as an incidental business;</p> <p>(2)with respect to Coverage L to the occasional or part-time business pursuits of an insured who is under 19 years of age;</p> <p>(3)to the rental or holding for rental of a residence of yours:</p> <p>(a)on an occasional basis for exclusive use as a residence;</p> <p>(b)in part, unless intended for use as a residence by more than two roomers or boarders; or</p> <p>(c)in part, as an incidental business or private garage;</p> <p><u>(4)to farm land (without buildings) not in excess of 500 acres, rented or held for rental to others.</u></p> <p><u>4.</u> This insurance does not apply to:</p> <p>a. bodily injury to an employee of an insured arising out of the residence premises as an incidental business other than to a residence employee while engaged in the employee's employment by an insured;</p> <p>b. bodily injury to a pupil arising out of corporal punishment administered by or at the direction of the insured;</p> <p>c. liability arising out of any acts, errors or omissions of an insured, or any other person for whose acts an insured is liable, resulting from the preparation or approval of data, plans, designs, opinions, reports, programs, specifications, supervisory inspections or engineering services in the conduct of an insured's incidental business involv-</p>	<p>incidental to the use of the residence premises as an incidental business;</p> <p>(2)with respect to Coverage L to the occasional or part-time business pursuits of an insured who is under 19 years of age;</p> <p>(3)to the rental or holding for rental of a residence of yours:</p> <p>(a)on an occasional basis for exclusive use as a residence;</p> <p>(b)in part, unless intended for use as a residence by more than two roomers or boarders; or</p> <p>(c)in part, as an incidental business or private garage;</p> <p><u>(4)when the dwelling on the residence premises is a two family dwelling and you occupy one part and rent or hold for rental the other part; or</u></p> <p><u>(5)to farm land (without buildings), rented or held for rental to others, but not to exceed a total of 500 acres, regardless of the number of locations.</u></p> <p><u>5.</u> This insurance does not apply to:</p> <p>a. bodily injury to an employee of an insured arising out of the residence premises as an incidental business other than to a residence employee while engaged in the employee's employment by an insured;</p> <p>b. bodily injury to a pupil arising out of corporal punishment administered by or at the direction of the insured;</p> <p>c. liability arising out of any acts, errors or omissions of an insured, or any other person for whose acts an insured is liable, resulting from the preparation or approval of data, plans, designs, opinions, reports, programs, specifications, supervisory inspections or engineering services in the conduct of an insured's incidental business involv-</p>	<p>Added.</p> <p>Farm land description changed for consistency.</p>

<p align="center">MANUFACTURED HOME POLICY FP-7933.1</p>	<p align="center">MANUFACTURED HOME POLICY FP-7933.2</p>	<p align="center">COMMENTS</p>
<p>ing data processing, computer consulting or computer programming; or</p> <p>d. any claim made or suit brought against any insured by:</p> <p>(1)any person who is in the care of any insured because of child care services provided by or at the direction of:</p> <p>(a)any insured;</p> <p>(b)any employee of any insured; or</p> <p>(c)any other person actually or apparently acting on behalf of any insured; or</p> <p>(2)any person who makes a claim because of bodily injury to any person who is in the care of any insured because of child care services provided by or at the direction of:</p> <p>(a)any insured;</p> <p>(b)any employee of any insured; or</p> <p>(c)any other person actually or apparently acting on behalf of any insured.</p> <p>Coverage M does not apply to any person indicated in (1) and (2) above.</p> <p>This exclusion does not apply to the occasional child care services provided by any insured, or to the part-time child care services provided by any insured who is under 19 years of age.</p> <p>Option JF - Jewelry and Furs. Jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones, gold other than goldware, silver other than silverware and platinum are insured for accidental direct physical loss or damage.</p> <p>The limits for this option are shown in the Declarations. The first amount is the limit for any one article; the second amount is the aggregate limit for each loss.</p> <p>The following additional provisions apply:</p> <p>1. we do not insure for any loss to the property described in this option either consisting of, or</p>	<p>ing data processing, computer consulting or computer programming; or</p> <p>d. any claim made or suit brought against any insured by:</p> <p>(1)any person who is in the care of any insured because of child care services provided by or at the direction of:</p> <p>(a)any insured;</p> <p>(b)any employee of any insured; or</p> <p>(c)any other person actually or apparently acting on behalf of any insured; or</p> <p>(2)any person who makes a claim because of bodily injury to any person who is in the care of any insured because of child care services provided by or at the direction of:</p> <p>(a)any insured;</p> <p>(b)any employee of any insured; or</p> <p>(c)any other person actually or apparently acting on behalf of any insured.</p> <p>Coverage M does not apply to any person indicated in (1) and (2) above.</p> <p>This exclusion does not apply to the occasional child care services provided by any insured, or to the part-time child care services provided by any insured who is under 19 years of age.</p> <p>Option JF - Jewelry and Furs. Jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones, gold other than goldware, silver other than silverware and platinum are insured for accidental direct physical loss or damage.</p> <p>The limits for this option are shown in the Declarations. The first amount is the limit for any one article; the second amount is the aggregate limit for each loss.</p> <p>The following additional provisions apply:</p> <p>1. we do not insure for any loss to the property described in this option either consisting of, or</p>	

CURRENT ENDORSEMENT FE-7204	PROPOSED ENDORSEMENT FE-7204.1	COMMENTS
<p>AMENDATORY ENDORSEMENT (Arkansas)</p> <p>SECTION I – CONDITIONS</p> <p><u>In the Condition, “Appraisal”, the following is added:</u> These procedures are voluntary and non-binding.</p> <p><u>The Condition, “Suit Against Us”, is changed to read:</u> Suit Against Us. No action shall be brought unless there has been compliance with the policy provisions. The action must be started within the period of time allowed by law.</p>	<p>AMENDATORY ENDORSEMENT (Arkansas)</p> <p>SECTION I – CONDITIONS</p> <p>Appraisal: <u>The following is added:</u> These procedures are voluntary and non-binding.</p> <p>Suit Against Us is <u>replaced with the following:</u> Suit Against Us. No action shall be brought unless there has been compliance with the policy provisions. The action must be started within the period of time allowed by law.</p> <p><u>Lienholder Clause:</u> Item c. is replaced with the following:</p> <p><u>c. Notices</u></p> <p><u>(1) If this policy is cancelled by us, the lienholder shall be notified at least:</u> <u>(a) 10 days before the date cancellation takes effect, if we cancel for non-payment of premium; or</u> <u>(b) 20 days before the date cancellation takes effect, if we cancel for another reason.</u></p> <p><u>(2) If we elect not to renew this policy, the lienholder shall be notified at least 30 days before the expiration date of this policy.</u> <u>Proof of mailing shall be sufficient proof of notice.</u></p>	<p>Editorial Change</p> <p>Editorial Change</p> <p>Notification to lienholder changed according to statutes.</p>

CURRENT ENDORSEMENT FE-7204	PROPOSED ENDORSEMENT FE-7204.1	COMMENTS
<p>SECTION I AND SECTION II - CONDITIONS</p> <p><u>In the Condition, “Cancellation”</u>, items b.(3), b.(4), and c. are replaced by the following:</p> <p>b. (3) When this policy has been in effect for 60 days <u>or more</u>, or at any time if it is a renewal with us or at anniversary, we may cancel if there has been:</p> <p>(a) fraud or material misrepresentation made by or with your knowledge in obtaining this policy, continuing this policy, or in presenting a claim under this policy;</p> <p>(b) the occurrence of a material change in the risk which substantially increases any hazard insured against after this policy was issued;</p> <p>(c) violation of any local fire, health, safety, building, or construction regulation or ordinances with respect to any insured property or the occupancy of the property, which substantially increases any hazard insured against under this policy; or</p> <p>(d) a material violation of a material provision of this policy.</p> <p>We may cancel this policy by notifying you at least 20 days before the date cancellation takes effect.</p> <p>c. When this policy is cancelled, the premium for the period from the date of</p>	<p>SECTION I AND SECTION II – CONDITIONS</p> <p>Cancellation: Items b.(3), b.(4), and c. are replaced with the following:</p> <p>b. (3) When this policy has been in effect for <u>more than</u> 60 days, or at any time if it is a renewal with us or at anniversary, we may cancel if there has been:</p> <p>(a) fraud or material misrepresentation made by or with your knowledge in obtaining this policy, continuing this policy, or in presenting a claim under this policy;</p> <p>(b) the occurrence of a material change in the risk which substantially increases any hazard insured against after this policy was issued;</p> <p>(c) violation of any local fire, health, safety, building, or construction regulation or ordinances with respect to any insured property or the occupancy of the property, which substantially increases any hazard insured against under this policy; or</p> <p>(d) a material violation of a material provision of this policy.</p> <p>We may cancel this policy by notifying you at least 20 days before the date cancellation takes effect.</p> <p>c. When this policy is cancelled, the premium for the period from the date of</p>	<p>Editorial Change</p> <p>“60 days or more” changed to “more than 60 days”.</p>

CURRENT ENDORSEMENT FE-7204	PROPOSED ENDORSEMENT FE-7204.1	COMMENTS
<p>cancellation to the expiration date will be refunded. The return premium will be pro rata.</p> <p><u>All other policy provisions apply.</u></p>	<p>cancellation to the expiration date will be refunded. The return premium will be pro rata.</p> <p><u>Premium:</u> The following is added: <u>When you request changes to this policy, or the information or factors used to determine the premium for this policy change during the policy period, we may adjust the premium in accordance with the change during the policy period. If we decrease the premium during the policy period, we will provide a refund or a credit in the amount of the decrease. If we increase the premium during the policy period, you must pay any additional premium due within the time we specify.</u></p> <p><u>All other policy provisions apply.</u></p>	<p>Premium provision added to allow policy premium adjustment during the policy period.</p> <p>Editorial Change</p>

SERFF Tracking Number: SFMA-125267273 *State:* Arkansas
Filing Company: State Farm Fire and Casualty Company *State Tracking Number:* AR-PC-07-025894
Company Tracking Number: MH-22459
TOI: 04.0 Homeowners *Sub-TOI:* 04.0002 Mobile Homeowners
Product Name: MH-22459
Project Name/Number: MH-22459/MH-22459

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Amendatory Endorsement	08/21/2007	7204-1.pdf

FE-7204.1 AMENDATORY ENDORSEMENT (Arkansas)

SECTION I – CONDITIONS

Appraisal: The following is added:

These procedures are voluntary and non-binding.

Suit Against Us is replaced with the following:

Suit Against Us. No action shall be brought unless there has been compliance with the policy provisions. The action must be started within the period of time allowed by law.

SECTION I AND SECTION II – CONDITIONS

Cancellation: Items b.(3), b.(4), and c. are replaced with the following:

- b. (3) When this policy has been in effect for more than 60 days, or at any time if it is a renewal with us or at anniversary, we may cancel if there has been:
 - (a) fraud or material misrepresentation made by or with your knowledge in obtaining this policy, continuing this policy, or in presenting a claim under this policy;
 - (b) the occurrence of a material change in the risk which substantially increases any hazard insured against after this policy was issued;
 - (c) violation of any local fire, health, safety, building, or construction regulation or ordinances with respect to any insured

property or the occupancy of the property, which substantially increases any hazard insured against under this policy; or

- (d) a material violation of a material provision of this policy.

We may cancel this policy by notifying you at least 20 days before the date cancellation takes effect.

- c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded. The return premium will be pro rata.

Premium: The following is added:

When you request changes to this policy, or the information or factors used to determine the premium for this policy change during the policy period, we may adjust the premium in accordance with the change during the policy period. If we decrease the premium during the policy period, we will provide a refund or a credit in the amount of the decrease. If we increase the premium during the policy period, you must pay any additional premium due within the time we specify.

All other policy provisions apply.