

SERFF Tracking Number: CMIC-125726354 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$50
Company Tracking Number:
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: Product Review/

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Homeowners Program	SERFF Tr Num: CMIC-125726354	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations	Co Tr Num:	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi
	Author: Sheila Andrew	Disposition Date: 08/06/2008
	Date Submitted: 07/09/2008	Disposition Status: Approved
Effective Date Requested (New): 09/01/2008		Effective Date (New):
Effective Date Requested (Renewal): 09/01/2008		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Product Review	Status of Filing in Domicile: Pending
Project Number:	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: 08/06/2008	
State Status Changed: 07/09/2008	Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Homeowners Endorsement HO 04 95C Water Back Up and Sump Discharge or Overflow has been updated to substantially similar verbiage as the ISO HO 04 95 10 00. We are using an older version of the ISO Homeowners policy form, so we couldn't take the HO 04 95 10 00 form without some modification. Policy references have been revised to match our policy, and the final three paragraphs under D.3) have been expanded for clarification.

Homeowners Endorsement Preferred Plus Endorsement HO-210 has been modified to include Special Form coverage for Coverage C - Personal Property. Additionally the Water Back Up and Sump Overflow verbiage has been revised to

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align with the above noted revisions to the HO 04 95C.

Both endorsements are in final printed format.

Company and Contact

Filing Contact Information

Sheila Andrew, Research & Compliance sandrew@cameron-insurance.com
 Specialist
 214 McElwain Drive (800) 326-6511 [Phone]
 Cameron, MO 64442-1321 (816) 632-1022[FAX]

Filing Company Information

Cameron Mutual Insurance Company CoCode: 15725 State of Domicile: Missouri
 214 McElwain Drive Group Code: 532 Company Type: Property &
 Cameron, MO 64429-1321 Group Name: Casualty
 (800) 326-6511 ext. [Phone] FEIN Number: 44-0447850
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$50.00	07/09/2008	21315878

SERFF Tracking Number: CMIC-125726354 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	08/06/2008	08/06/2008
Approved	Becky Harrington	07/09/2008	07/09/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Preferred Plus Endorsement	Form	Sheila Andrew	08/05/2008	08/05/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Reopen Closed File to Amend Form	Note To Reviewer	Sheila Andrew	07/29/2008	07/29/2008

SERFF Tracking Number: *CMIC-125726354* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$50*
Company Tracking Number:
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners Program*
Project Name/Number: *Product Review/*

Disposition

Disposition Date: 08/06/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment: Disposition to re-close and approve revision to form.

Rate data does NOT apply to filing.

SERFF Tracking Number: CMIC-125726354 State: Arkansas
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 Company Tracking Number:
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Program
 Project Name/Number: Product Review/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Water Back Up and Sump Discharge or Overflow	Approved	Yes
Form (revised)	Preferred Plus Endorsement	Approved	Yes
Form	Preferred Plus Endorsement		Yes

SERFF Tracking Number: *CMIC-125726354* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$50*
Company Tracking Number:
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners Program*
Project Name/Number: *Product Review/*

Disposition

Disposition Date: 07/09/2008

Effective Date (New): 09/01/2008

Effective Date (Renewal): 09/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CMIC-125726354 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number:
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Program
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Form	Preferred Plus Endorsement		Yes

SERFF Tracking Number: CMIC-125726354 State: Arkansas
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Amendment Letter

Amendment Date:
 Submitted Date: 08/05/2008

Comments:

Thank you for allowing us to reopen this filing. Missouri Department of Insurance requested a couple of changes to the Accidental Death Coverage verbiage on page 2, section 4, of the HO-210 Preferred Plus endorsement. They asked us to reword the second sentence in the first paragraph of section 4. and change 4.b. pertaining to suicide. We have made the changes they requested and have attached a copy for your review.

Changed Items:

Form Schedule Item Changes:

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Preferred Plus Endorsement	HO-210	09 08	Endorsement/Amendment/Conditions	Replaced	HO-210 06 95			HO-210 (09 08).pdf

SERFF Tracking Number: *CMIC-125726354* *State:* *Arkansas*
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Company Tracking Number:
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners Program*
Project Name/Number: *Product Review/*

Note To Reviewer

Created By:

Sheila Andrew on 07/29/2008 04:36 PM

Subject:

Request to Reopen Closed File to Amend Form

Comments:

Becky -

Missouri Department of Insurance requested we make changes to the Accidental Death section of our multi-state HO-210 (09 08) Preferred Plus Endorsement Homeowners form which had been already reviewed and approved by you. Please tell me what is your process for amending a closed filing. Can the file be reopened to amend the form?

Thanks.

Sheila

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 Product Name: Homeowners Program
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Water Back Up and Sump Discharge or Overflow	HO 04 95C	09 08	Endorsement/Amendment/Conditions	Replaced Form #: HO 04 95 11 92 Previous Filing #:		HO 04 95C 09 08.pdf
Approved	Preferred Plus Endorsement	HO-210	09 08	Endorsement/Amendment/Conditions	Replaced Form #: HO-210 06 95 Previous Filing #:		HO-210 (09 08).pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

A. Coverage

We insure, up to \$5,000, for direct physical loss, not caused by the negligence of an "insured," to property covered under Section I caused by water, or water-borne material, which:

1. Backs up through sewers or drains; or
2. Overflows or is discharged from a:
 - a. Sump, sump pump; or
 - b. Related equipment;

even if such overflow or discharge results from mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This coverage does not increase the limits of liability for Coverages A, B, C or D stated in the Declarations.

B. Section I - Perils Insured Against

With respect to the coverage described in A. above, Paragraph:

2.e.2) under Coverage A - Dwelling and Coverage B - Other Structures in Form HO 00 03; and

2.e.2) in Endorsement HO 17 32;

is deleted and replaced by the following:

Latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

C. Special Deductible

The following replaces any other deductible provision in the policy with respect to loss covered under this endorsement.

We will pay only that part of the total of all loss payable under Section I that exceeds \$250. No other deductible applies to this coverage. This deductible does not apply with respect to Coverage D - Loss of Use.

D. Section I - Exclusions

The Water Damage exclusion is deleted and replaced by the following:

Water Damage, meaning:

- 1) Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;
- 2) Water, or water-borne material, which:
 - a) Backs up through sewers or drains; or
 - b) Overflows or is discharged from a sump, sump pump or related equipment; as a direct or indirect result of flood; or
- 3) Water, or water-borne material, below the surface of the ground, including water which:
 - a) Exerts pressure on; or

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b) Seeps or leaks through;

a building, sidewalk, driveway, foundation, swimming pool or other structure;

This Exclusion applies regardless of whether any of the above, in **D.1)** through **D.3)**, is caused by an act of nature or is otherwise caused.

This Exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

Direct loss by fire or explosion resulting from water damage is covered.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PREFERRED PLUS ENDORSEMENT

HOMEOWNERS 91 PROGRAM - Forms HO 00 03 and HO-200

The attachment of this endorsement increases or broadens several of the coverages under your Preferred Homeowners Policy.

SECTION I - PROPERTY COVERAGES

1. Coverage C - Personal Property

- a. Special Limits of Liability Item **5**. - The \$1,000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones is increased to \$2,500.
- b. Special Limits of Liability Item **12**. is added.
 - 12**. \$3,000 on Golf Carts.

2. Additional Coverages

- a. Item **3**. Trees, Shrubs and Other Plants - The \$500 limit available for any one tree, shrub or plant is increased to \$1,000. The aggregate limit, 5% of the Limit of Liability that applies to the dwelling, is increased to 10%.
- b. Item **8**. Collapse - Paragraph **a**. is deleted and replaced by the following:
 - a. Perils Insured Against in Coverage **A** and **B**.

The following paragraph is also added:

This additional coverage does not apply to Coverage **C** - Personal Property.

- c. Refrigerated Property Coverage - The \$500 Limit of Liability for this coverage is increased to \$750.

3. Water Back Up and Sump Overflow

a. Coverage

We insure, up to \$5,000, for direct physical loss, not caused by the negligence of an "insured", to property covered under Section **I** caused by water, or water-borne material, which:

- a. Backs up through sewers or drains; or
- b. Overflows or is discharged from a:
 - 1. Sump, sump pump; or
 - 2. Related equipment;

even if such overflow or discharge results from mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This coverage does not increase the limits of liability for Coverages **A**, **B**, **C** or **D** stated in the Declarations.

b. Section I - Perils Insured Against

With respect to the coverage described in **3.a.** above, Paragraph:

2.e.2) under Coverage **A** - Dwelling and Coverage **B** - Other Structures in Form **HO 00 03**; and

2.e.2) in Endorsement **HO 17 32**;

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is deleted and replaced by the following:

Latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

c. Special Deductible

The following replaces any other deductible provision in the policy with respect to loss covered under this endorsement.

We will pay only that part of the total of all loss payable under Section **I** that exceeds \$250. No other deductible applies to this coverage. This deductible does not apply with respect to Coverage **D** - Loss of Use.

d. Section I - Exclusions

The Water Damage exclusion is deleted and replaced by the following:

Water Damage, meaning:

- 1) Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;
- 2) Water, or water-borne material, which:
 - a) Backs up through sewers or drains; or
 - b) Overflows or is discharged from a sump, sump pump or related equipment; as a direct or indirect result of flood; or
- 3) Water, or water-borne material, below the surface of the ground, including water which:
 - a) Exerts pressure on; or
 - b) Seeps or leaks through;
a building, sidewalk, driveway, foundation, swimming pool or other structure;

This Exclusion applies regardless of whether any of the above, in **d.1)** through **d.3)**, is caused by an act of nature or is otherwise caused.

This Exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

Direct loss by fire or explosion resulting from water damage is covered.

4. Accidental Death Coverage

We will pay \$1,000 in the event of your accidental death. Your death must result from an injury sustained while upon the "insured location" and must result, directly and independently of all other causes, from an accidental bodily injury. The death must also occur within 90 days of the accident causing the injury. We will not pay if death results from:

- a. Injury sustained in the course of "business" pursuits;
- b. Suicide while sane; or
- c. Any intentional act by someone else to do bodily harm.

Upon submission of proper proof, we will pay the death benefit to:

- a. Your surviving spouse if a resident of your household; or
- b. Your estate.

SECTION I - PERILS INSURED AGAINST

1. The Perils Insured Against which apply to Coverage C - Personal Property are deleted.
2. The Perils Insured Against which apply to Coverage A - Dwelling and Coverage B - Other Structures also apply to Coverage C - Personal Property.
3. The final paragraph under Perils Insured Against which apply to Coverage A - Dwelling and Coverage B - Other Structures is deleted and replaced by the following:

Under items 1. and 2., any ensuing loss to property described in Coverages A, B and C not excluded or excepted in this policy is covered.

4. Item 4. is added.

4. Under Coverage C caused by:

a. Breakage of:

- 1) Eyeglasses, glassware, statuary, marble;
- 2) Bric-a-brac, porcelains and similar fragile articles other than jewelry, watches, bronzes, cameras and photographic lenses.

There is coverage for breakage of the property by or resulting from:

- 1) Fire, lighting, windstorm, hail;
- 2) Smoke, other than smoke from agricultural smudging or industrial operations;
- 3) Explosion, riot, civil commotion;
- 4) Aircraft, vehicles, vandalism and malicious mischief, earthquake or volcanic eruption;
- 5) Collapse of a building or any part of a building;
- 6) Water not otherwise excluded;
- 7) Theft or attempted theft; or
- 8) Sudden and accidental tearing apart, cracking, burning or bulging of:
 - a) A steam or hot water heating system;
 - b) An air conditioning or automatic fire protective sprinkler system; or
 - c) An appliance for heating water;
- b. Dampness of atmosphere or extremes of temperature unless the direct cause of loss is rain, snow, sleet or hail;
- c. Refinishing, renovating or repairing property other than watches, jewelry and furs;
- d. Collision, other than collision with a land vehicle, sinking, swamping or stranding of watercraft, including their trailers, furnishings, equipment and outboard engines or motors;
- e. Destruction, confiscation or seizure by order of any government or public authority; or
- f. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body. However, any ensuing loss to property described in Coverage C not excluded or excepted in this policy is covered.

All other provisions of this policy apply.

SERFF Tracking Number: CMIC-125726354 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$50
Company Tracking Number:
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: Product Review/

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Approved 07/09/2008

Comments:

Attachment:

PCT Arkansas Homeowners.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: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">New Business</td> <td style="width: 50%;"></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3.	Group Name	Group NAIC #			
		0532			
4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Cameron Mutual Insurance Company	MO	15725	44 0447850	

5. Company Tracking Number	N/A (SERFF Tr Num: CMIC-125726354)
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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
	Sheila P. Andrew 214 McElwain Drive Cameron, MO 64429	Research & Compliance Specialist	800-326-6511 x371	816-632-1022	sandrew@cameron-insurance.com
7.	Signature of authorized filer		<i>Sheila P Andrew</i>		
8.	Please print name of authorized filer		Sheila P. Andrew		

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

9.	Type of Insurance (TOI)	04.0 Homeowners
10.	Sub-Type of Insurance (Sub-TOI)	04.0000 Homeowners Sub-TOI Combinations
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12.	Company Program Title (Marketing title)	Homeowners
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	New: September 1, 2008 Renewal: September 1, 2008
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	July 9, 2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	N/A (SERFF Tr Num: CMIC-125726354)
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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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Homeowners Endorsement HO 04 95C Water Back Up and Sump Discharge or Overflow has been updated to substantially similar verbiage as the ISO HO 04 95 10 00. We are using an older version of the ISO Homeowners policy form, so we couldn't take the HO 04 95 10 00 form without some modification. Policy references have been revised to match our policy, and the final three paragraphs under D.3) have been expanded for clarification.

Homeowners Endorsement Preferred Plus Endorsement HO-210 has been modified to include Special Form coverage for Coverage C - Personal Property. Additionally the Water Back Up and Sump Overflow verbiage has been revised to align with the above noted revisions to the HO 04 95C.

Both endorsements are in final printed format.

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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SERFF EFT
Amount: \$50

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.)**

PC TD-1 pg 2 of 2

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 #	N/A (SERFF Tr Num: CMIC-125726354)
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A
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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	Water Back Up And Sump Discharge Or Overflow	HO 04 95C 09 08	[] New [X] Replacement [] Withdrawn	HO 04 95 11 92	
02	Preferred Plus Endorsement	HO-210 (09 08)	[] New [X] Replacement [] Withdrawn	HO-210 (06 95)	
03			[] New [] Replacement [] Withdrawn		
04			[] New [] Replacement [] Withdrawn		
05			[] New [] Replacement [] Withdrawn		
06			[] New [] Replacement [] Withdrawn		
07			[] New [] Replacement [] Withdrawn		
08			[] New [] Replacement [] Withdrawn		
09			[] New [] Replacement [] Withdrawn		
10			[] New [] Replacement [] Withdrawn		
11			[] New [] Replacement [] Withdrawn		
12			[] New [] Replacement [] Withdrawn		
13			[] New [] Replacement [] Withdrawn		
14			[] New [] Replacement [] Withdrawn		
15			[] New [] Replacement [] Withdrawn		
16			[] New [] Replacement [] Withdrawn		

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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	Preferred Plus Endorsement	07/08/2008	HO-210 (09 08).pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PREFERRED PLUS ENDORSEMENT

HOMEOWNERS 91 PROGRAM - Forms HO 00 03 and HO-200

The attachment of this endorsement increases or broadens several of the coverages under your Preferred Homeowners Policy.

SECTION I - PROPERTY COVERAGES

1. Coverage C - Personal Property

- a. Special Limits of Liability Item 5. - The \$1,000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones is increased to \$2,500.
- b. Special Limits of Liability Item 12. is added.

12. \$3,000 on Golf Carts.

2. Additional Coverages

- a. Item 3. Trees, Shrubs and Other Plants - The \$500 limit available for any one tree, shrub or plant is increased to \$1,000. The aggregate limit, 5% of the Limit of Liability that applies to the dwelling, is increased to 10%.
- b. Item 8. Collapse - Paragraph a. is deleted and replaced by the following:

- a. Perils Insured Against in Coverage A and B.

The following paragraph is also added:

This additional coverage does not apply to Coverage C - Personal Property.

- c. Refrigerated Property Coverage - The \$500 Limit of Liability for this coverage is increased to \$750.

3. Water Back Up and Sump Overflow

a. Coverage

We insure, up to \$5,000, for direct physical loss, not caused by the negligence of an "insured", to property covered under Section I caused by water, or water-borne material, which:

- a. Backs up through sewers or drains; or
- b. Overflows or is discharged from a:
 1. Sump, sump pump; or
 2. Related equipment;

even if such overflow or discharge results from mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This coverage does not increase the limits of liability for Coverages A, B, C or D stated in the Declarations.

b. Section I - Perils Insured Against

With respect to the coverage described in 3.a. above, Paragraph:

2.e.2) under Coverage A - Dwelling and Coverage B - Other Structures in Form HO 00 03; and

2.e.2) in Endorsement HO 17 32;

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c. Special Deductible

The following replaces any other deductible provision in the policy with respect to loss covered under this endorsement.

We will pay only that part of the total of all loss payable under Section I that exceeds \$250. No other deductible applies to this coverage. This deductible does not apply with respect to Coverage D - Loss of Use.

d. Section I - Exclusions

The Water Damage exclusion is deleted and replaced by the following:

Water Damage, meaning:

- 1) Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;
- 2) Water, or water-borne material, which:
 - a) Backs up through sewers or drains; or
 - b) Overflows or is discharged from a sump, sump pump or related equipment; as a direct or indirect result of flood; or
- 3) Water, or water-borne material, below the surface of the ground, including water which:
 - a) Exerts pressure on; or
 - b) Seeps or leaks through;
a building, sidewalk, driveway, foundation, swimming pool or other structure;

This Exclusion applies regardless of whether any of the above, in **d.1)** through **d.3)**, is caused by an act of nature or is otherwise caused.

This Exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

Direct loss by fire or explosion resulting from water damage is covered.

4. Accidental Death Coverage

We will pay \$1,000 in the event of your accidental death. Your death must result from an injury sustained while upon the "insured location" and must be caused solely by external and accidental means. The death must also occur within 90 days of the accident causing the injury. We will not pay if your death results from:

- a. Injury sustained in the course of "business" pursuits;
- b. Suicide while either sane or insane; or
- c. Any intentional act by someone else to do bodily harm.

Upon submission of proper proof, we will pay the death benefit to:

- a. Your surviving spouse if a resident of your household; or
- b. Your estate.

SECTION I - PERILS INSURED AGAINST

1. The Perils Insured Against which apply to Coverage C - Personal Property are deleted.

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2. The Perils Insured Against which apply to Coverage A - Dwelling and Coverage B - Other Structures also apply to Coverage C - Personal Property.
3. The final paragraph under Perils Insured Against which apply to Coverage A - Dwelling and Coverage B - Other Structures is deleted and replaced by the following:

Under items 1. and 2., any ensuing loss to property described in Coverages A, B and C not excluded or excepted in this policy is covered.

4. Item 4. is added.

4. Under Coverage C caused by:

a. Breakage of:

- 1) Eyeglasses, glassware, statuary, marble;
- 2) Bric-a-brac, porcelains and similar fragile articles other than jewelry, watches, bronzes, cameras and photographic lenses.

There is coverage for breakage of the property by or resulting from:

- 1) Fire, lighting, windstorm, hail;
- 2) Smoke, other than smoke from agricultural smudging or industrial operations;
- 3) Explosion, riot, civil commotion;
- 4) Aircraft, vehicles, vandalism and malicious mischief, earthquake or volcanic eruption;
- 5) Collapse of a building or any part of a building;
- 6) Water not otherwise excluded;
- 7) Theft or attempted theft; or
- 8) Sudden and accidental tearing apart, cracking, burning or bulging of:
 - a) A steam or hot water heating system;
 - b) An air conditioning or automatic fire protective sprinkler system; or
 - c) An appliance for heating water;
- b. Dampness of atmosphere or extremes of temperature unless the direct cause of loss is rain, snow, sleet or hail;
- c. Refinishing, renovating or repairing property other than watches, jewelry and furs;
- d. Collision, other than collision with a land vehicle, sinking, swamping or stranding of watercraft, including their trailers, furnishings, equipment and outboard engines or motors;
- e. Destruction, confiscation or seizure by order of any government or public authority; or
- f. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body. However, any ensuing loss to property described in Coverage C not excluded or excepted in this policy is covered.

All other provisions of this policy apply.