



Aegis Security Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

BRONZE SECTION I ENHANCEMENT

III. SECTION I - COVERAGES

3. **COVERAGE C: PERSONAL PROPERTY**, the following is added:

Special Limits of Liability: These limits do not increase the **COVERAGE C** limit of liability. The special limit for each of the following categories is the total limit for each **occurrence** for all property in that category.

- a. \$200 in the aggregate on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
- b. \$1,000 in the aggregate on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, personal records, manuscripts, passports, tickets and stamps. This special limit applies to these categories regardless of the medium (such as paper or computer software) on which this material exists. This limit includes the cost to research, replace or restore the information from the lost or damaged material.
- c. \$250 on watercraft, including their trailers, furnishings, equipment and outboard motors.
- d. \$250 on trailers not used with watercraft.
- e. \$250 on grave markers.
- f. \$500 in the aggregate for loss of firearms, jewelry, watches, furs, precious and semi-precious stones, necklaces, bracelets, gems and furs including articles containing fur which represents its principle value.
- g. \$500 in the aggregate for loss of silverware, silver plated ware, goldware, gold plated ware and pewterware.
- h. \$500 in the aggregate on fine arts, ceramics, china, antiques, heirlooms, and collectibles.
- i. \$500 in the aggregate on tools (including but not limited to hand, electric, battery or gas-powered).
- j. \$500 in the aggregate on computers, computer software, disks, personal digital assistants, equipment and accessories for these items.
- k. \$500 in the aggregate on CD's, DVD's (including but not limited to music, movies, video games), electronic gaming equipment and accessories.

The following is added to **SECTION I - COVERAGES**

6. **PERILS INSURED AGAINST**

We insure for direct physical loss to the property described in **COVERAGES A, B and C** caused by a peril listed below except if the loss is excluded in the **IV. GENERAL EXCLUSIONS**:

a. **Fire or lightning.**

b. **Windstorm or hail.**

This peril does not include loss to the interior of a building or the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.

This peril includes loss to watercraft and their trailers, furnishings, equipment, and outboard motors or engines, only while inside a fully enclosed building.

c. **Internal Explosion**, meaning explosion occurring in the dwelling or other structure covered on the **residence premises** or in a structure containing personal property covered.

Explosion does not mean:

- a. electric arcing;
- b. breakage of water pipes;
- c. breakage or operation of pressure relief devices; or
- d. implosion.

This peril does not include loss by explosion of steam boilers, or steam pipes, if owned or leased by you or operated under your control.

d. **Riot or civil commotion.**

e. **Aircraft**, including self-propelled missiles and spacecraft.

f. **Vehicles.**

This peril does not include loss caused by a vehicle owned or operated by a resident of the **residence premises**.

g. **Smoke**, meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from fireplaces, supplemental heating devices or from farming smudging or industrial operations.

h. **Vandalism or malicious mischief.**

This peril does not include loss to property on the **residence premises** if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

- i. **Burglary** from within a building on the **residence premises** of which there must be visible evidence of forcible entry.

Our liability shall not exceed \$1,000 in any one loss caused by **burglary**.

This peril does not include loss caused by **burglary** that occurs away from the **residence premises**.

This peril does not include loss caused by **burglary**:

- a. committed by any **insured**;
- b. 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
- c. from any part of a **residence premises** rented by an **insured** to other than an **insured**.

This peril does not include loss of property if the **residence premises** has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

- j. **Breakage of glass or safety glazing material**, which is part of a building, storm door or storm window.

The limit of liability for loss caused by this peril is \$50.

This peril does not include loss on the **residence premises** if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

V. SECTION I - CONDITIONS. the following is added:

15. **Roof Limited Liability**

The maximum amount **we** will pay, after application of any deductible, for covered loss of, or damage to, the roof of **your** dwelling or other structure will be:

- a. \$1,000 if the roof is older than 20 years of age; or
- b. \$1,000 if, immediately prior to the loss, the roof was in need of repair or replacement. Evidence of the need for repair or replacement includes, but is not limited to; oxidation; rust; cracked, curled, loose or missing shingles; leaks; or unrepaired damage.

16. **Loss Settlement.** The most **we** will pay for loss or damage in any one **occurrence** except as provided in item 1. above is shown on the Declarations for each kind of property **insured**. **Our** payment shall not exceed the lowest of:

- a. The **actual cash value** of the property just before the loss; or
- b. The difference between the **actual cash value** just before and just after the loss; or
- c. The cost to repair or replace the property; or
- d. The limits of liability on the Declarations.

All other provisions of this policy apply.