



Aegis Security Insurance Company
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SILVER SECTION I ENHANCEMENT

II. DEFINITIONS

The following definitions are added:

15. **"Mold"** means any **mold**, fungi, organic pathogen, bacteria, virus or their spores, scent or byproducts of any type or nature that cause, threaten to cause, or are alleged to cause physical damage, deterioration, loss of use, and/or loss of value or marketability, to any tangible property or that can cause, threaten to cause, or are alleged to cause harm of any type to any living organism. This includes, but is not limited to, any type of **mold** that is harmful or potentially harmful to the health or welfare of person (such as *Stachybotrys* and others), and/or that is damaging or potentially damaging to tangible property (including wet or dry rot, mildew and others).
16. **"Remediation"** means to test for, monitor, clean up, treat, eliminate, prevent, detoxify, neutralize, contain, remove, dispose or in any way respond to or assess the effects of **mold**.

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. \$500 on watercraft, including their trailers, furnishings, equipment and outboard motors.
- d. \$500 on trailers not used with watercraft.
- e. \$500 on grave markers.
- f. \$1,000 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. \$1,000 in the aggregate for loss of silverware, silver plated ware, goldware, gold plated ware and pewterware.
- h. \$1,000 in the aggregate on fine arts, ceramics, china, antiques, heirlooms, and collectibles.

- i. \$1,000 in the aggregate on tools (including but not limited to hand, electric, battery or gas-powered).
- j. \$1,000 in the aggregate on computers, computer software, disks, personal digital assistants, equipment and accessories for these items.
- k. \$1,000 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, ADDITIONAL COVERAGES**

- h. **Collapse.** We insure for direct physical loss to covered property involving collapse of a building or any part of a building caused only by one or more of the following:
 - (1) Perils Insured Against in **COVERAGE C - PERSONAL PROPERTY**. These perils apply to covered buildings and personal property for loss insured by this additional coverage;
 - (2) Hidden decay;
 - (3) Hidden insect or vermin damage;
 - (4) Weight of contents, equipment, animals or people;
 - (5) Weight of rain which collects on a roof; or
 - (6) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

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 (1), (2), (3), (5), and (6) unless the loss is a direct result of the collapse of a building.

Collapse does not include settling, cracking, shrinking, bulging or expansion.

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

- i. **Glass or Safety Glazing Material**

We cover:

- (1) The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window; and
- (2) Damage to covered property by glass or safety glazing material which is part of a building, storm door or storm window.

This coverage 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.

Loss for damage to glass will be settled on the basis of replacement with safety glazing materials when required by ordinance or law.

This coverage does not increase the limit of liability that applies to the damaged property.

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:

- (1) electric arcing;
- (2) breakage of water pipes;
- (3) breakage or operation of pressure relief devices; or
- (4) 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 \$2,500 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**:

- (1) committed by any **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 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. **Falling objects.**

This peril does not include loss to all types of property contained in a building unless the roof or any external walls of the building are first damaged by a falling object. Damage to a falling object itself is not covered.

k. **Weight of ice, snow or sleet**, which causes damage to a building or to property contained in a building

This peril does not include loss to an awning; deck, fence, patio, swimming pool, foundation, retaining wall or any structure adjoining any body of water.

l. **Accidental discharge or overflow of water**, liquid or steam from within a plumbing, drainage, heating, air conditioning, fire suppression system or from any household appliance; including the cost of tearing out and replacing any part of the building on the **residence premises** necessary to repair the above system or appliance from which the liquid or steam discharged or overflowed.

This peril does not include loss to:

- (1) the system or appliance from which the water or steam escaped;
- (2) caused by freezing except as provided in **Perils Insured Against**, item 6., n., **Freezing**;
- (3) to the **residence premises** caused by accident or overflow which occurs off the **residence premises**.

m. **Sudden and accidental tearing asunder**, cracking, burning or bulging of steam or hot water heating system, air conditioning system, fire suppression system or hot water appliance.

This peril does not include loss caused by or resulting from freezing except as provided by **PERILS INSURED AGAINST**, item 6., n., **Freezing**.

n. **Freezing** of the plumbing, drainage, heating, air conditioning, fire suppression system or of a household appliance.

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

- (1) maintain heat in the building or;
- (2) shut off the water supply and drained the system and appliances of waters.

o. **Sudden and accidental damage from artificially generated electrical currents**. This peril does not cover losses to tubes, transistors or similar electrical components.

p. **Volcanic eruption** other than loss caused by earthquake, land shock waves or tremors.

SECTION IV. GENERAL EXCLUSIONS

Exclusion 1. c. is deleted in its entirety and replaced by the following:

c. **Water Damage**, regardless of whether any of the following is caused by an act of nature or is otherwise caused by:

- (1) flood, surface water, waves, including tidal wave and tsunami, tides, tidal water or tidal waves, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;

- (2) water which backs up through sewers or drains or overflows or is otherwise discharged from a sump, sump pump or related equipment;
- (3) water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- (4) waterborne material carried or otherwise moved by any of the water referred to in Exclusion c.(1) through c. (3) above.
- (5) any damage from rain, snow, sleet, freezing or frosting, except as provided under **PERIL INSURED AGAINST**, item 6. b., **Windstorm or hail**.

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.

However, if loss or damage by fire or explosion results, **we** will pay for that resulting loss or damage.

V. SECTION I - CONDITIONS

The following is added:

15. **Loss Settlement.** Covered property losses are settled as follows:

a. **Water Damage Limitation** applicable to **COVERAGE A, COVERAGE B, COVERAGE C, COVERAGE D** and/or **ADDITIONAL COVERAGES**:

- (1) The most **we** will pay for any covered water damage loss, including ensuing loss, damage, or remediation costs caused by mold, is \$2,500 subject to an annual aggregate limit of \$5,000. This is not additional insurance, and does not increase the limit of liability for **COVERAGE A - DWELLING, COVERAGE B - OTHER STRUCTURES, COVERAGE C - PERSONAL PROPERTY** or **COVERAGE D - LOSS OF USE**.
- (2) For the purposes of this water damage limitation "**water damage loss**" means any covered loss payable under **COVERAGE A, COVERAGE B, COVERAGE C, COVERAGE D** and/or **ADDITIONAL COVERAGES** resulting from:
 - (a) sudden and accidental discharge of water or steam from within a plumbing, heating or air conditioning system or household appliance.
 - (b) Sudden and accidental tearing asunder, cracking, burning or bulging of steam or hot water heating system, air conditioning system, fire suppression system or hot water appliance. This peril does not include loss caused by or resulting from freezing except as provided by **PERILS INSURED AGAINST**, item 6., n., **Freezing**.
 - (c) Freezing of the plumbing, drainage, heating, air conditioning, fire suppression system or of a household appliance. This peril does not include loss on the **residence premises** while the dwelling is vacant or unoccupied unless **you** have used reasonable care to:
 - (i) maintain heat in the building; or
 - (ii) shut off the water supply and drained the system and appliances of waters.

b. **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:

- (1) \$1,000 if the roof is older than 20 years of age; or

- (2) \$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.

c. Property of the following types:

- (1) Personal property;
- (2) Awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings; and
- (3) Structures that are not buildings;

at **actual cash value** at the time of loss but not more than the amount required to repair or replace except as provided in **Loss Settlement**, item 15, a. **Water Damage Limitation**.

d. Buildings under **COVERAGE A** or **B** at **actual cash value** except as provided in **Loss Settlement**, item 15,a. **Water Damage Limitation** and **Loss Settlement**, item 15, b. **Roof Limited Liability**. Our payment shall not exceed the lowest of:

- (1) The **actual cash value** of the property just before the loss; or
- (2) The difference between the **actual cash value** just before and just after the loss; or
- (3) The cost to repair or replace the property; or
- (4) The limits of liability on the Declarations.

All other provisions of this policy apply.