

## **Additional Optional Coverages Not Included in the Standard Homeowner's Insurance Policy**

Your standard homeowner's insurance policy does not cover all risks. You may need to obtain additional insurance to cover loss or damage to your home, property, and the contents of your home or to cover the risks related to business or personal activities on your property.

In addition to the coverages that are part of the standard Homeowner's Insurance Policy, we offer the following additional coverages that you may wish to purchase if you have not already elected to purchase them and have them shown on your Policy Declarations:

- Fire Department Service Charge – for increased coverage over the \$500 provided by the policy.
- Dwelling Replacement Cost – if dwelling qualifies for this coverage, the Company will waive the limit of liability shown on the declarations page and pay the increased amount to rebuild the dwelling to the same specifications prior to the loss.
- Limited Dwelling Replacement Cost – if dwelling qualifies for this coverage, the Company will waive the limit of liability shown on the declarations page and pay up to an additional 25% of Coverage A to rebuild the dwelling to the same specifications prior to the loss.
- Outbuilding Exclusion – Outbuildings may be excluded if they are not in good repair and homeowners elects not to repair.
- Borrowed Farm Machinery/Equipment – extends personal property coverage for borrowed farm machinery, vehicles, and equipment.
- Additional Farm Dwellings – permits you to insure a farm dwelling located on the residence premises.
- Homestead Endorsement Schedule H – additional farm buildings, machinery, grain, hay, and livestock are listed on this endorsement.
- Homestead Endorsement – permits you to insure farm buildings, machinery and other “gentleman type” farm related items.
- Additional Interests – Residence Premises – list people or organization that have an interest in the “residence premises”.
- Increased Limits on Business Property – can be used to increase the amount of the Coverage C, personal property, limit for “business personal property” that is on the “residence premises”.
- Special Computer Coverage – Covers computer equipment against direct physical loss subject to named exclusions in the endorsement.
- Premises Alarm or Fire Protection System – credit given for installation of an alarm system or automatic sprinkler system.
- Loss Assessment Coverage – permits you to increase the amount of loss assessment coverage available for your share of a covered loss assessment.
- Loss Assessment Coverage for Earthquake – provides coverage for your share of loss assessment for damage due to an earthquake, including land shock waves or tremors before, during or after a volcanic eruption.
- Structures Rented to Others – Residence Premises – provides coverage for structures rented to others “on the residence premises” for use as a private residence.

- Additional Insured – the person or organization that has an interest in the “residence premises” and they are included in the definition of “insured” with respect to Coverage A-Dwelling, Coverage B-Other Structures, Coverage E-Personal Liability and Coverage F-Medical Payments to Others but only with respect to the “residence premises”.
- Permitted Incidental Occupancies-Residence Premises – Deletes the business exclusion for the “approved” business listed on the endorsement.
- Residence Premises – Three or Four Family Dwelling – amends the definition of “residence premises” to include the 3 or 4 family dwelling described in the policy declarations.
- Inflation Guard – increases the limit of liability for Coverage A, B, C and D annually by percentage shown on declarations, applied pro rata during the policy period.
- Other Structures – Increased Limits – provides additional coverage for other structures on insured premises over the Coverage B, Other Structures, limit shown on the declarations page.
- Livestock Collision Coverage – coverage for loss resulting in death of “livestock” owned by insured subject to covered perils in the endorsement.
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage – Increased Limit – permits you to increase the limit of liability for a covered loss due to fraudulent use, loss to an “insured” caused by forgery of any check or negotiable instrument or loss to an “insured” through acceptance in good faith of counterfeit United States or Canadian paper currency.
- Earthquake – provides coverage for direct physical loss by earthquake, including land shock waves or tremors before, during or after a volcanic eruption.
- Scheduled Personal Property Endorsement – provides coverage for certain classes of personal property (jewelry, furs, cameras, guns, musical instruments, silverware, fine arts, golfer’s equipment, postage stamps, rare and current coins) on an “all risk” basis subject to certain exclusions.
- Coverage C Increased Special Limits of Liability – used to increase the specified Special Limits of Liability under Coverage C, Personal Property.
- Ordinance or Law Coverage – Loss for damage by a peril insured against to covered property or the building containing the covered property will be settled on the basis of any ordinance or law that regulates the construction, repair or demolition of the property.
- Residence Rental Theft – provides coverage for loss by theft while the residence premises is rented on an occasional basis as a residence, or in part to a roomer or boarder. This does not apply to the regular rental of the entire residence or of an apartment on the “residence premises”.
- Personal Property Replacement Cost – covered losses to personal property are settled on a replacement cost basis subject to endorsement provisions.
- Coverage B – Off Premises – used to provide Other Structures coverage for an Other Structure that is located away from the residence premises. This endorsement does not increase the Coverage B limit shown on the declarations page.
- Specific Structures Away From the Residence Premises – used to provide Other Structures coverage for a Specific Other Structure that is located away from the residence premises for a specified amount.
- Refrigerated Property Coverage – insures, up to \$500, covered property stored in freezers or refrigerators on the residence premises for direct loss as described in the endorsement.

- Sinkhole Collapse – insures for direct physical loss to covered property caused by sinkhole collapse, meaning sudden settlement or collapse of the earth supporting such property and only when such settlement or collapse results from subterranean voids created by the action of water on limestone or similar rock formations.
- Water Backup of Sewers or Drains – Maryland – Coverage for water damage for losses that result from water backing up through sewers or drains.
- Home Day Care Coverage Endorsement – Maryland – liability coverage for Family Day Care Providers – registered family day care providers can purchase liability coverage in the amount of at least \$300,000 to protect you against claims of bodily injury, property damage, or personal injury resulting out of your activities as a day care provider.
- Permitted Incidental Occupancies – Other Residence – used to expand the insured location definition of the homeowners policy to other residences in which there is a permitted incidental business exposure.
- Snowmobile – Coverage E- Personal Liability and Coverage F - Medical Payments to Others apply to “bodily injury” or “property damage” subject to the provisions set forth in the endorsement.
- Additional Residence Rented to Others – 1, 2, 3, or 4 Families – provides Coverage E- Personal Liability and Coverage F - Medical Payments to Others for additional residences rented to others (1, 2, 3, or 4 family only).
- Business Pursuits – Coverage E- Personal Liability and Coverage F - Medical Payments to Others apply to the permitted “business pursuits” of the insured.
- Incidental Farming Personal Liability – Coverage E- Personal Liability and Coverage F - Medical Payments to Others apply arising out of incidental farming operations on the residence premises or conducted by the insured away from the residence premises.
- Farmers Personal Liability – provides farm liability and medical payments to others, when farming is not the primary occupation, for permitted exposures.
- Watercraft – provides Coverage E – Personal Liability and Coverage F – Medical Payments to Others arising out of the ownership, maintenance, use, loading or unloading of described watercraft.
- Personal Injury – amends the definition of “bodily injury” under Coverage E – Personal Liability to include injury arising out of one or more of the following offenses: false arrest, detention or imprisonment, malicious prosecution, libel, slander, or defamation of character, or invasion of privacy, wrongful eviction, or wrongful entry.
- Equipment Breakdown Enhancement Endorsement – Extends coverage for home systems and personal property due to mechanical or electrical breakdown.
- Identity Recovery Coverage – Coverage for ID Theft Case Management and Expense Reimbursement.
- Additional Residence Occupied by Insured – permits you to extend liability to another residence occupied by insured.
- Residence Employees – used when there are more than 2 residence employees, not subject to workers compensation.