

AMENDMENTS TO PROPERTY COVERAGE

(Entries required to complete the Schedule will
 be shown below or on the "declarations".)

Schedule

A. Limitations On Certain Property	Amount of Increase	Total Limit
property used primarily for "business" purposes, other than property rented or held for rental to others, while on the "described location"	\$	\$
property used primarily for "business" purposes, other than property rented or held for rental to others, while away from the "described location"	\$	\$
bank notes, bullion, cards or other devices on which a cash value is stored electronically, coins, gold other than goldware and gold-plated ware, medals, money, numismatic property, platinum other than platinumware and platinum-plated ware, scrip, silver other than silverware and silver-plated ware, and smart cards	\$	\$
accounts, bills, deeds, evidence of debt, letters of credit, manuscripts, notes other than bank notes, passports, personal records, philatelic property, securities, stamps, and tickets	\$	\$
B. Property In Rental Units	Amount of Increase	Total Limit
	\$	\$
C. Optional Peril -- Theft [] applies		Deductible \$
On-Premises Coverage	Limit	\$
Off-Premises Coverage	Limit	\$

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

DEFINITIONS

With respect to the coverage provided by this endorsement, the following definitions are added:

1. "Business" means:
 - a. farming, whether full-time, part-time, or occasional;
 - b. a trade, a profession, or an occupation, all whether full-time, part-time, or occasional. This includes:
 - 1) "home-sharing host activities"; and
 - 2) any rental of property to others other than "home-sharing host activities"; or
 - c. any other activity undertaken for money or other compensation, but this does not include:
 - 1) providing care services to a relative of an "insured";
 - 2) providing services for the care of persons who are not relatives of an "insured" and for which the only compensation is the mutual exchange of like services;
 - 3) a volunteer activity for which an "insured's" only compensation is the reimbursement of expenses incurred to carry out the activity; or
 - 4) an activity not described in 1.c.1) through 1.c.3) above for which no "insured's" total compensation for the 12-month period just before the first day of this policy period was more than \$2,500.
2. "Domestic employee" means a person employed by an "insured", or a person leased to an "insured" under a contract or an

agreement with a labor leasing firm, to perform duties that relate to the use or care of the "described location". This includes a person who performs duties of a similar nature elsewhere for an "insured", but only if such duties are not in connection with an "insured's" "business".

However, "domestic employee" does not include a person who is furnished to an "insured":

- a. as a temporary substitute for a permanent "domestic employee" who is on leave; or
 - b. to meet seasonal or short-term workloads.
3. "Home-sharing guest" means a person, other than an "insured", who:
 - a. has entered into an agreement with, or arranged compensation with, an "insured" for "home-sharing host activities" by means of a "home-sharing platform"; or
 - b. accompanies or lodges with a person described in 3.a. above in connection with such "home-sharing host activities".
 4. "Home-sharing host activities" means:
 - a. the rental or holding for rental, or the mutual exchange of services, of all or a portion of the "described location" by an "insured" to a "home-sharing guest" by means of a "home-sharing platform"; and
 - b. any other property or service:
 - 1) related to; and
 - 2) made available by an "insured" for use during;

a rental or mutual exchange of services described in 4.a. above.

However, this item 4.b. does not include any property or service provided by a party other than an "insured".

5. "Home-sharing platform" means any digital network, online-enabled application, or web site:
- a. that is used to bring about the rental of all or a part of a dwelling or other structure for compensation of any kind, including money or the mutual exchange of services; and
 - b. through which the agreement and compensation with respect to such rental can be transacted.
6. "Insured" means:
- a. "you";
 - b. any relative of "yours" if a resident of "your" household;
 - c. any relative of "yours" under the age of 26 years who:
 - 1) is financially dependent upon "you";
 - 2) is a student enrolled in school full time, as defined by the school; and
 - 3) was a resident of "your" household just before moving out to attend school;
 - d. any person, other than a relative of "yours", under the age of 21 years who:
 - 1) is a resident of "your" household; and
 - 2) is in "your" care or in the care of a relative of "yours" who is a resident of "your" household; or
 - e. any person, other than a relative of "yours", under the age of 21 years who:
 - 1) is in "your" care or in the care of a relative of "yours" who is a resident of "your" household;
 - 2) is a student enrolled in school full time, as defined by the school; and
 - 3) was a resident of "your" household just before moving out to attend school.

In the Examination Under Oath and Misrepresentation, Concealment, Or Fraud provisions set forth in forms DP 0001, DP 0002, and DP 0003 and any amendments thereto, wherever the word insured is shown without quotation marks, it is replaced by "insured" as defined in this endorsement.

7. For purposes of the coverage provided by this endorsement, the words:
- a. boarder;
 - b. guest;
 - c. roomer; and
 - d. tenant;
- do not include a "home-sharing guest".

PROPERTY COVERAGES

1. Under Principal Coverages, item 3., Coverage C -- Personal Property, is deleted and replaced by the following:
3. **Coverage C -- Personal Property**
- a. **Covered Property**
 - 1) "We" cover personal property that is owned or used by an "insured" while such property is on the "described location" and, as limited in 3.a.2) below, while such property is off the "described location".
- At "your" request, "we" cover personal property that is owned by a guest or "domestic employee" while such property is in that part of the "described location" that "you" occupy.

- 2) **Limitation On Property Off The Described Location --**
Coverage for personal property that is off the "described location" is limited to 10% of the "limit" that applies to Coverage C.

However, this item 3.a.2) does not apply to:

- a) personal property that is temporarily removed from the "described location" because the "described location" is undergoing repair due to loss caused by a peril insured against and is unfit for use as a place of residence or a place in which to store property; or
- b) personal property at "your" newly acquired principal residence for 30 days from the date that "you" first move property there.

During this 30-day period, the "limit" that applies to Coverage C will be apportioned between "your" newly acquired principal residence and the "described location" based on the proportion of the value of personal property at each location.

After 30 days from the date on which "you" first moved property from the "described location" to the newly acquired principal residence, coverage for personal property at the newly acquired principal residence is limited to 10% of the "limit" that applies to Coverage C.

The exceptions stated in 3.a.2)a) and 3.a.2)b) above do not extend coverage past the date on which this policy terminates.

- 3) **Limitations On Certain Property --** The special "limits" shown in 3.a.3)a) through 3.a.3)g) below do not increase the "limit" that applies to Coverage C or the "limit" that applies to On-Premises Coverage or Off-Premises Coverage under the Optional Peril -- Theft, if either such coverage is provided by this policy.

The "limit" that applies to a class is the total "limit" per occurrence for all items in that class, unless a higher "limit" for a class is shown in item A. in the Schedule above.

- a) \$200 on bank notes, bullion, cards or other devices on which a cash value is stored electronically, coins, gold other than goldware and gold-plated ware, medals, money, numismatic property, platinum other than platinumware and platinum-plated ware, scrip, silver other than silverware and silver-plated ware, and smart cards.
- b) \$1,000 on accounts, bills, deeds, evidence of debt, letters of credit, manuscripts, notes other than bank notes, passports, personal records, philatelic property, securities, stamps, and tickets. This special "limit" applies regardless of the medium on which these items exist, and includes the cost of research or other expenses necessary to reproduce, replace, or restore the item.

- c) \$1,500 on watercraft of all types, including their furnishings, equipment, engines, motors, trailers, and semitrailers.
- d) For loss to property used primarily for "business" purposes, other than property rented or held for rental to others:
 - (1) \$2,500 on property while on the "described location"; and
 - (2) \$250 on property while away from the "described location".
- e) \$1,500 on trailers and semitrailers, other than trailers and semitrailers designed for or used with watercraft.
- f) \$1,500 on portable electronic equipment that:
 - (1) reproduces, receives, or transmits audio, visual, or data signals;
 - (2) is designed to be operated from the electrical system of a "motorized vehicle" or watercraft and by another source of power; and
 - (3) is in or on a "motorized vehicle" or watercraft.
- g) \$250 on antennas, wires, accessories, and media that are:
 - (1) used with electronic equipment that reproduces, receives, or transmits audio, visual, or data signals; and
 - (2) in or on a "motorized vehicle" or watercraft.

b. Property Not Covered -- "We" do not cover:

- 1) aircraft, meaning apparatus or devices designed or used for flight. This includes parts or equipment of aircraft, whether or not attached.

However, this item 3.b.1) does not include aircraft:

- a) that are designed and used for hobby or model purposes; and
 - b) that are not designed or used to carry one or more operators, any other person, or cargo;
- 2) animals, birds, fish, or insects;
 - 3) data, regardless of the medium on which it exists.

However, "we" do cover the cost of:

- a) blank recording or storage media; and
 - b) prepackaged computer programs that can be obtained in the retail marketplace;
- 4) electronic equipment that reproduces, receives, or transmits audio, visual, or data signals while the equipment is in or on a "motorized vehicle" or watercraft.

However, this item 3.b.4) does not apply to portable electronic equipment that is designed to be operated from the electrical system of a "motorized vehicle" or watercraft and by another source of power;

- 5) grave markers or mausoleums, except as provided under the Incidental Coverage for Grave Markers;
- 6) "hovercraft". This includes parts or equipment of "hovercraft", whether or not attached.

However, this item 3.b.6) does not include "hovercraft":

- a) that are designed and used for hobby or model purposes; and
 - b) that are not designed or used to carry one or more operators, any other person, or cargo;
- 7) land, including the land on which covered property is located, underground water, or surface water;
- 8) loss that results from credit cards, electronic fund transfer cards, or electronic access devices that make possible the deposit, withdrawal, or transfer of funds;
- 9) "motorized vehicles" or, while in or on a "motorized vehicle", their parts, equipment, or accessories.

However, this item 3.b.9) does not apply to:

- a) a "motorized vehicle" that is not required by law or governmental regulation to be registered for use on public roads or property and:
 - (1) that is designed to assist the handicapped; or
 - (2) that is:
 - (a) owned by an "insured"; and
 - (b) used only to service a residence; or
- b) antennas, wires, accessories, or media that are used with electronic equipment that reproduces, receives, or transmits audio, visual, or data signals;

10) property separately described and specifically insured by this policy or any other insurance, regardless of the "limit" that applies to such property under such insurance;

11) trees, plants, shrubs, or lawns, except as provided under the Incidental Coverage for Debris Removal or the Incidental Coverage for Trees, Plants, Shrubs, Or Lawns;

12) property of any:

- a) "home-sharing guest";
- b) person, other than a "home-sharing guest", occupying the "described location" in connection with any "home-sharing host activities"; or
- c) roomer, boarder, or other tenant, but this does not include property of any roomer or boarder who is related to an "insured";

13) property rented or held for rental to others by an "insured".

However:

- a) this item 3.b.13) does not apply to:
 - (1) property in that part of the "described location" normally occupied solely by "your" household while rented to any person, other than a "home-sharing guest", on an occasional basis for residential purposes;
 - (2) property in the portion of that part of the "described location" normally occupied by "your" household that is rented or held for rental to no more than two roomers or boarders for use as a place of residence; or

- (3) property in an apartment on the "described location" regularly rented or held for rental to any person, other than a "home-sharing guest", by an "insured", but only to the extent that coverage for such property is provided under the Incidental Coverage for Property In Rental Units; and
- b) with respect to property rented or held for rental to a "home-sharing guest", this item 3.b.13) applies only to property in a space while rented or primarily held for rental to a "home-sharing guest"; or
- 14) property used primarily for "home-sharing host activities".
- c. Subject to the limitations described in 3.a.2) and 3.a.3), the "limit" that applies to Coverage C is the most "we" pay per occurrence for all property covered under Coverage C.

- 2. The following is added to item 4.b. under Coverage D -- Additional Living Costs And Fair Rental Value:

"We" do not pay for any fair rental value arising out of or in connection with "home-sharing host activities".

- 3. The following is added under Incidental Coverages:

Grave Markers -- "We" pay up to \$5,000 for direct physical loss to grave markers and mausoleums on the "described location" caused by a peril insured against that applies to Coverage C.

- 4. If "you" own the "described location" and an endorsement entitled Unit-Owner's Coverage is not attached to this policy, the following is added under Incidental Coverages:

Property In Rental Units -- "We" pay for direct physical loss to "your" appliances, carpeting, and other household furnishings in an apartment on the "described location" regularly rented or held for rental to others by an "insured" if the loss is caused by a peril insured against that applies to Coverage C, other than the peril of Theft, if the Schedule above indicates that Optional Peril -- Theft applies.

The most "we" pay for loss to such property in each such apartment is \$2,500 per occurrence unless a higher "limit" for Property In Rental Units is shown in item B. in the Schedule above. This "limit" applies regardless of the quantity of appliances, carpeting, or other household furnishings damaged.

This coverage does not increase the "limits" that apply to the property covered.

- 5. If this policy includes form DP 0001 and a premium for Vandalism Or Malicious Mischief is shown on the "declarations", under Perils Insured Against, Optional Peril -- Vandalism Or Malicious Mischief, item i.3) is deleted and replaced by the following:
 - 3) to property on the "described location" caused by vandalism or malicious mischief, or loss to property on the "described location" that ensues from a wrongful act committed intentionally in the course of vandalism or malicious mischief; if:
 - a) such loss arises out of or results from "home-sharing host activities"; or
 - b) immediately prior to the loss, the dwelling has been vacant for more than 60 consecutive days. A dwelling being built is not vacant.

6. If this policy includes form DP 0002, under Perils Insured Against, Vandalism Or Malicious Mischief, item h.2) is deleted and replaced by the following:
- 2) to property on the "described location" caused by vandalism or malicious mischief, or loss to property on the "described location" that ensues from a wrongful act committed intentionally in the course of vandalism or malicious mischief; if:
 - a) such loss arises out of or results from "home-sharing host activities"; or
 - b) immediately prior to the loss, the dwelling has been vacant for more than 60 consecutive days. A dwelling being built is not vacant.
7. If this policy includes form DP 0003, under Perils Insured Against, Coverage A -- Dwelling And Coverage B -- Related Private Structures, Exclusions That Apply To Coverage A And Coverage B, Theft, item 1.a.4)b) is deleted and replaced by the following:
- b) "We" do not pay for loss caused by theft or attempted theft, or loss that ensues from a wrongful act committed intentionally in the course of theft or attempted theft, if:
 - (1) such loss arises out of or results from "home-sharing host activities"; or
 - (2) immediately prior to the loss, the dwelling has been vacant for more than 60 consecutive days. A dwelling being built is not vacant.
8. If this policy includes form DP 0003, under Perils Insured Against, Coverage A -- Dwelling And Coverage B -- Related Private Structures, Exclusions That Apply To Coverage A And Coverage B, item 1.a.5), Vandalism Or Malicious Mischief, is deleted and replaced by the following:
- 5) **Vandalism Or Malicious Mischief** -- "We" do not pay for loss caused by vandalism or malicious mischief, or loss that ensues from a wrongful act committed intentionally in the course of vandalism or malicious mischief, if:
 - a) such loss arises out of or results from "home-sharing host activities"; or
 - b) immediately prior to the loss, the dwelling has been vacant for more than 60 consecutive days. A dwelling being built is not vacant.
9. If this policy includes form DP 0003, under Perils Insured Against, Coverage C -- Personal Property, Vandalism Or Malicious Mischief, item 2.h.2) is deleted and replaced by the following:
- 2) to property on the "described location" caused by vandalism or malicious mischief, or loss to property on the "described location" that ensues from a wrongful act committed intentionally in the course of vandalism or malicious mischief, if:
 - a) such loss arises out of or results from "home-sharing host activities"; or
 - b) immediately prior to the loss, the dwelling has been vacant for more than 60 consecutive days. A dwelling being built is not vacant.
10. Under General Exclusions, item e. (item 1.e. in form DP 0003), Illegal, Dishonest, Or Intentional Acts, is deleted and replaced by the following:
- e. **Illegal, Dishonest, Or Intentional Acts**
 - 1) "We" do not pay any "insured" for loss that results from any illegal or dishonest act committed by or directed by an "insured", whether alone or in collusion with any other party.
 - 2) "We" do not pay any "insured" for loss that results from any act committed by or directed by an "insured" with the intent to cause a loss, whether alone or in collusion with any other party.

- 3) Items e.1) and e.2) above apply even with respect to an "insured" who was not involved in the commission or direction of the act that caused the loss.

- e) Riot Or Civil Commotion;
f) Theft; or
g) Vandalism Or Malicious Mischief.

However, "we" do not cover trees, plants, shrubs, or lawns grown for commercial, manufacturing, or farming purposes.

OPTIONAL PERIL -- THEFT

The "terms" that follow apply only if item C. in the Schedule above indicates that Optional Peril -- Theft applies.

1. With respect to the coverage provided under this Optional Peril -- Theft, the following is added under Property Coverages, Principal Coverages, Coverage C -- Personal Property, Covered Property, item 3.a.3), Limitations On Certain Property in this endorsement:

- h) \$1,500 on jewelry, watches, precious and semiprecious stones, gems, and furs.
i) \$2,500 on silverware, goldware, platinumware, pewterware, and items plated with gold, silver, or platinum.
j) \$2,000 on guns and items related to guns.

2. With respect to the coverage provided under this Optional Peril -- Theft, under Property Coverages, Incidental Coverages, Trees, Plants, Shrubs, Or Lawns, item a. is deleted and replaced by the following:

- a. "We" pay for direct physical loss to trees, plants, shrubs, or lawns on the "described location" caused by:
- 1) a vehicle that is not owned or operated by "you" or an occupant of the "described location"; or
 - 2) any of the following perils that apply to property covered under Coverage C:
 - a) Aircraft;
 - b) Damage By Burglars;
 - c) Explosion;
 - d) Fire Or Lightning;

3. The following is added under Property Coverages, Perils Insured Against:

Theft

- a. Subject to items b., c., and d. below, "we" insure against direct physical loss to property covered under Coverage C caused by:

- 1) theft or attempted theft; or
- 2) vandalism or malicious mischief as a result of theft or attempted theft, but this does not include loss:

- a) to property on the "described location"; or
- b) that ensues from a wrongful act committed intentionally in the course of vandalism or malicious mischief;

if, immediately prior to the loss, the dwelling has been vacant for more than 60 consecutive days. A dwelling being built is not vacant.

- b. However, "we" do not pay for loss:

- 1) caused by theft by an "insured";
- 2) caused by theft in or to a structure being built, or theft of materials or supplies for use in construction of the structure, until the structure is finished and occupied;
- 3) of a precious or semiprecious stone from its setting;
- 4) that results from the theft of:

- a) a credit card;
- b) an electronic fund transfer card; or

- c) an electronic access device that makes possible the deposit, withdrawal, or transfer of funds;
- 5) caused by theft from a part of the "described location" usually occupied solely by an "insured" while it is rented to a person other than another "insured";
- 6) that arises out of or results from "home-sharing host activities"; or
- 7) that is excluded under General Exclusions.

c. On-Premises Coverage

With respect to this Optional Peril -- Theft, under Principal Coverages, Coverage C -- Personal Property, Covered Property, item 3.a.1) in this endorsement is deleted and replaced by the following:

- 1) **On-Premises Coverage** -- "We" cover personal property that is owned or used by an "insured" or a "domestic employee" while such property is:
 - a) on the "described location". In this item 3.a.1)a), property placed for safekeeping in:
 - (1) a bank;
 - (2) a trust or safe deposit company;
 - (3) a public warehouse; or
 - (4) an occupied dwelling that is not:
 - (a) owned by;
 - (b) rented to; or
 - (c) occupied by;an "insured";is considered on the "described location";
- b) temporarily removed from the "described location" because the "described location" is

undergoing repair due to loss caused by a peril insured against and is unfit for use as a place of residence or a place in which to store property; or

- c) at "your" newly acquired principal residence, if "you" move to such residence during the policy period.

During the 30-day period that begins on the date that "you" first move property to "your" newly acquired place of residence, the "limit" that applies to On-Premises Coverage will apply separately at each place of residence.

When the move to "your" newly acquired place of residence is complete, the "limit" that applies to On-Premises Coverage will apply only at "your" newly acquired place of residence, and only if such place of residence is shown in this policy as a "described location".

Items 3.a.1)b) and 3.a.1)c) above do not extend coverage past the date on which this policy terminates.

The most "we" pay per occurrence is the "limit" shown for On-Premises Coverage in item C. in the Schedule above.

d. Off-Premises Coverage

If a "limit" for Off-Premises Coverage is shown in item C. in the Schedule above, with respect to this Optional Peril -- Theft, under Principal Coverages, Coverage C -- Personal Property, Covered Property, item 3.a.2) in this endorsement is deleted and replaced by the following:

- 2) **Off-Premises Coverage** -- "We" cover personal property that is owned or used by an "insured" or a "domestic employee" while such property is off the "described location".

However:

- a) "we" do not pay for loss to:
- (1) property to which On-Premises Coverage, as described in item 3.a.1) above, applies;
 - (2) property while on the part of residential premises that an "insured" owns, rents, or occupies, except for the time while an "insured" temporarily resides there. "We" do cover the property of an "insured" who is a student while it is in the living quarters occupied by the student at school if the student has been at such living quarters at any time during the 60 days just before the loss;
 - (3) campers or camper bodies;
 - (4) watercraft or their furnishings, equipment, engines, or motors; or
 - (5) trailers or semitrailers; and
- b) property of a "domestic employee" is covered only while:
- (1) such property is in a dwelling occupied by an "insured"; or
 - (2) the "domestic employee" is acting within the scope of his or her employment by an "insured".

The most "we" pay per occurrence is the "limit" shown for Off-Premises Coverage in item C. in the Schedule above.

4. With respect to the coverage provided under this Optional Peril -- Theft, under Property Coverages, General Exclusions, the following is added to Earth Movement:

This item f. does not apply to loss caused by theft that is otherwise covered by this policy.

5. With respect to the coverage provided under this Optional Peril -- Theft, under Property Coverages, General Exclusions, the following is added to Water:

This item l. does not apply to loss caused by theft that is otherwise covered by this policy.

6. With respect to the coverage provided under this Optional Peril -- Theft, under How Much We Pay For Loss, item 2., Deductible, is deleted and replaced by the following:

2. A deductible applies to this Optional Peril -- Theft. The deductible that applies is \$500 unless a higher deductible is shown in item C. in the Schedule above.

Subject to the "limits" that apply, "we" pay that part of the total of all loss payable that is greater than the deductible. If more than one deductible applies to a loss, only the highest deductible amount will apply.

The deductible applies:

- a. per occurrence; and
- b. separately at each covered location.

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