1) AGREEMENT  Between insurer (Coverage) and insured (Premium) including indirect losses.

2) DEFINITIONS

Insured:  1) Legal party to contract.  3) Relatives in household.  

Other:  Business  Premises  
Civil Authority  Vacant  
Domestic Appliance  Water - Ground/Surface  
Dwelling

A) BUILDING

1) Dwelling

a) Building itself.  
b) Construction Supplies (renovation).  
c) Attached Structures (deck/patio).  
d) Outdoor Equipment (fence/swing).

2) Extensions  At insured’s option, up to 10% of dwelling insurance can apply to:

a) Fixtures / Fittings  Temporarily removed for repair / storage (X Sale).  
b) Detached Private Structures  Others on premises (Average Distribution Clause).  
c) Fair Rental Value  Loss (Revenue) due to:  
   i) Insured peril.  
   ii) Civil authority.

B) PERSONAL PROPERTY

1) Contents  All moveable or temporary property owned by the insured.

2) Extensions  At insured’s option, up to 10% of personal property insurance can apply to:

a) Uninsured Property of Others  Visitors (X Roomers/Boarders).  
b) Property Away From Premises  Anywhere in territory (X Warehouse/Watercraft).  
c) Additional Living Expense  Loss (Accommodation) due to:  
   i) Insured peril.  
   ii) Civil authority.

3) Special Limits  Insurers option to limit maximum exposure for specific property:

a) Business Property  Professional books, tools or instruments:  $ 2,000  
b) Garden-type Tractors  Including equipment/accessories:  $ 5,000  
c) Watercraft  Including equipment/accessories:  $ 1,000  
b) Computer Software  On or off premises:  $ 2,500  
c) Spare Automobile Parts  Maintaining/repairing vehicle:  $ 1,000
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C) EXTENSIONS OF COVERAGE

1) Debris Removal
   Remove debris resulting from an insured loss (Fire).

2) Property Removed
   Protect from further loss or damage - 30 Days.

3) Fire Dept. Charges
   Save dwelling/personal property from further loss or damage.

4) Tear Out
   Removing parts of dwelling to repair water damage.

5) Inflation Protection
   Automatic increase of dwelling coverage on renewal (4 %).

D) INSURED PERILS

1) Fire or Lightning

2) Explosion
   X Water hammer.

3) Smoke
   + Sudden, unusual, or faulty operation of a heating or cooking unit
   X Smoke from a fireplace

4) Falling Object
   Building exterior.

5) Impact by Aircraft or Land Vehicle
   X Vehicles owned/operated by insured/employees.
   X Animals.

6) Riot

7) Vandalism or Malicious Acts
   X Construction.
   X Theft / Attempted Theft.
   X Intentional Acts of Insured.

8) Water Damage
   + Plumbing, heating, sprinkler, A/C system, pool, appliance, watermain.
   X Seepage / leakage.
   X Sewer back-up.
   X Ground / surface water.
   X System itself.
   X Under Construction or Vacant.
   X Freezing.

9) Windstorm or Hail
   + Opening created in dwelling.
   X Fences.
   X Radio / TV antennae.
   X Ice or Snow.
   X Waves or Flood.

10) Electricity
    + Artificial current.
E) NOTICE OF AUTHORITIES

Loss must be reported to local law enforcement, discourages criminal acts (Arson/Fraud).

F) EXCLUSIONS

1) Business / Farm Dwellings
2) Property at Exhibition
3) Property Illegally Acquired/Kept
4) Evidence of Debt / Title
5) Money / Bullion / Securities
6) Outdoor Lawns / Trees / Shrubs / Plants
7) Property Lawfully Confiscated
8) Vacancy
9) Nuclear Incident
10) Radioactive Contamination
11) War
12) Intentional or Criminal Acts of Insured
13) Application of Heat
14) Snowslide / Earthquake / Landslide
15) Pollution

G) BASIS OF CLAIM PAYMENT

1) Actual Cash Value
   Current replacement value less depreciation.
2) Replacement Cost
   Same description, kind and quality.
3) Pair and Set
   Value proportionate to total value of set.
4) Parts
   Value proportionate to total value of item.
5) Deductibles
   Insurer responsible only for damage in excess of.
6) Amounts Not Reduced
   Losses do not reduce the limit of insurance.
7) More Than 1 Policy
   Rateable contribution.
8) Subrogation
   Insurer assumes right of recovery against responsible party.