

LIMITED THEFT COVERAGE

(The information required below may be shown on a separate schedule or on the Declarations.)

We pay for direct physical loss to property described in this endorsement caused by the following perils:

1. **Theft.** This includes attempted theft and loss of property from a known place when it is likely that theft occurred. Coverage does not include mysterious disappearance. However, **we** do not pay for:
 - a. theft by an **insured**;
 - b. theft in or to a structure being built, or theft of materials and supplies for use in construction of the structure, until the structure is finished and occupied; or
 - c. loss that results from the theft of a **credit card**.
2. **Burglary Damage.** This means damage to covered property caused by burglars. However, **we** do not pay for loss on the **insured premises** if the residence is vacant for more than 30 days in a row just before the loss. A residence being built is not vacant.

Covered Property --

1. **On-Premises -- We** cover personal property, while on the **insured premises**, which is usual to the occupancy of the dwelling as a residence. The property must be owned or used by an **insured**, or by a **domestic employee**. This coverage applies only if a **limit** is shown for on-premises coverage and an additional premium is paid.

On-Premises coverage applies to personal property:

- a. located on the **insured premises**; or
- b. placed for safekeeping in:
 - 1) a bank;
 - 2) a trust or safe deposit company;
 - 3) bonded public warehouse.
 - 4) an occupied residence, condominium unit, or apartment not owned, rented, or occupied by an insured; or
- c. located in a newly acquired principal residence. The full On-Premises limit applies separately to each residence for 30 days from the date you begin to move. When moving is complete, the On-Premises limit applies only to the new principal residence. This coverage does not extend past the date on which the policy expires or the date on which the policy is terminated.

The On-Premises **limit** is

\$_____ per occurrence.
 \$_____ annual aggregate.

This is the most we will pay for any one covered loss and total annual aggregate losses at the **insured premises**.

2. **Limitations On Certain Classes of Covered Property --** The special **limits** shown below do not increase the On-Premises **limit**. The **limit** for each class is the total **limit** per occurrence for all items in that class.

- a. \$1,000 on watercraft including their trailers, furnishings, equipment, and motors.
- b. \$ 1,000 on trailers not otherwise provided for.

3. **Property Not Covered -- We** do not cover:

- a. land, including the land on which the property is located, underground water or surface water;
- b. trees, plants, shrubs, and lawns;
- c. animals, birds, fish, or insects;
- d. **motorized vehicles.** This includes their parts, equipment, and accessories while in or on a **motorized vehicle.** **We** do cover **motorized vehicles** that are not subject to motor vehicle registration if they are designed and used to assist the handicapped or used only to service the **insured premises**;
- e. aircraft, including their parts and equipment.
- f. electronic devices, accessories, or antennas that may be operated from the electrical system of a **motorized vehicle**, farm equipment, or watercraft while in or on the **motorized vehicle**, farm equipment, or watercraft. This includes films, tapes, wires, discs, records, or other media for use with such devices;
- g. farm property;
- h. money, bank notes, bullion, gold other than goldware and gold-plated ware, silver other than silverware and silver-plated ware, platinum, coins and numismatic property;
- i. securities, bills, letters of credit, notes other than bank notes, tickets, accounts, deeds, evidence of debt, passports, manuscripts, stamps, and philatelic property;

- j. **business** property;
- k. jewelry, watches, precious and semiprecious stones, gems, and furs;
- l. silverware, goldware, pewterware, and items plated with gold or silver; or
- m. guns and items related to guns;

Additional Definitions --

1. **Insured** means **you** or **your** family members who reside with **you**.
2. **Domestic Employee** means a person employed by an **insured** to perform duties that relate to the use and care of the **insured premises**. This includes a person who performs duties of a similar nature elsewhere for an **insured**. This does not include a person while performing duties in connection with the **business** of an **insured**.

What You Must Do In Case Of Loss

The following paragraph is added:

- f. notify the police in case of loss by theft.

Policy Conditions

4. Cancellation - The following paragraphs are added;

Notice of Cancellation of the Theft coverage part only shall be 30 days except: ten (10) days to insured and mortgagee on owner-occupied dwelling and five (5) days to insured and ten (10) days to mortgagee on other than owner-occupied dwelling for the following underwriting standards or conditions:

- a. any structure which has one or more substandard physical characteristics, other than P6, as displayed on the Declarations Page;
 - b. any structure occupied as other than a primary non-seasonal residence;
 - c. more than one (1) covered loss in a three (3) year period;
 - d. failure to maintain 100% insurance to value;
 - e. failure to protect all exterior windows & doors, including garages and outbuildings, with a locking device.
- b(4)
- a. When this policy is canceled, the premium for the period from the date of cancellation to the expiration date will be refunded prorata.
 - b. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

All other provisions of this policy apply.