



HOMESITE HOMEOWNERS FORM 3 SPECIAL FORM HO 00 03 04 91	HOMESITE HOMEOWNERS FORM 3 SPECIAL FORM HO 00 03 05 11
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Section I Property Coverages:

Coverage B – Other Structures	<p>We do not cover other structures:</p> <p style="padding-left: 40px;">1. Used in whole or in part for "business";</p>	<p>2. We do not cover:</p> <p style="padding-left: 20px;">d. Other structures used to store "business" property. However, we do cover a structure that contains "business" property solely owned by an "insured" or a tenant of the dwelling, provided that "business" property does not include gaseous or liquid fuel, other than fuel in a permanently installed fuel tank of a vehicle or craft parked or stored in the structure.</p>
Coverage C – Personal Property: Limit for Property at Other Residences	<p>Our limit of liability for personal property usually located at an "insured's" residence, other than the "residence premises," is 10% of the limit of liability for Coverage C, or \$1000, whichever is greater. Personal property in a newly acquired principal residence is not subject to this limitation for the 30 days from the time you begin to move the property there.</p>	<p>Our limit of liability for personal property usually located at an "insured's" residence, other than the "residence premises", is 10% of the limit of liability for Coverage C, or \$1,000, whichever is greater. However, this limitation does not apply to personal property:</p> <p style="padding-left: 20px;">(1) Moved from the "residence premises" because it is:</p> <p style="padding-left: 40px;">(a) Being repaired, renovated or rebuilt; and</p> <p style="padding-left: 40px;">(b) Not fit to live in or store property in; or</p> <p style="padding-left: 20px;">(2) In a newly acquired principal residence for 30 days from the time you begin to move the property there.</p>

Additional Coverages

<p>Debris Removal</p>	<p>We will also pay your reasonable expense, up to \$500, for the removal from the "residence premises" of:</p> <p>a. Your tree(s) felled by the peril of Windstorm or Hail;</p> <p>b. Your tree(s) felled by the peril of Weight of Ice, Snow or Sleet; or</p> <p>c. A neighbor's tree(s) felled by a Peril Insured Against under Coverage C;</p> <p>provided the tree(s) damages a covered structure. The \$500 limit is the most we will pay in any one loss regardless of the number of fallen trees.</p>	<p>b. We will also pay your reasonable expense, up to \$1,000, for the removal from the "residence premises" of:</p> <p>(1) Your trees felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or</p> <p>(2) A neighbor's trees felled by a Peril Insured Against under Coverage C;</p> <p>provided the trees:</p> <p>(3) Damage a covered structure; or</p> <p>(4) Do not damage a covered structure, but:</p> <p>(a) Block a driveway on the "residence premises" which prevents a "motor vehicle", that is registered for use on public roads or property, from entering or leaving the "residence premises"; or</p> <p>(b) Block a ramp or other fixture designed to assist a handicapped person to enter or leave the dwelling building. The \$1,000 limit is the most we will pay in any one loss, regardless of the number of fallen trees. No more than \$500 of this limit will be paid for the removal of any one tree.</p>
<p>Credit Card, Fund Transfer Card</p>	<p>6. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money.</p> <p>We will pay up to \$500 for:</p> <p>b. Loss resulting from theft or unauthorized use of a fund transfer card used for deposit, withdrawal or transfer of funds, issued to or registered in an "insured's" name;</p> <p>We do not cover use of a credit card or fund transfer card:</p> <p>c. If an "insured" has not complied with all terms and conditions under which the cards are issued.</p>	<p>6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money</p> <p>a. We will pay up to \$500 for:</p> <p>(2) Loss resulting from theft or unauthorized use of an electronic fund transfer card or access device used for deposit, withdrawal or transfer of funds, issued to or registered in an "insured's" name;</p> <p>b. We do not cover:</p> <p>(1) Use of a credit card, electronic fund transfer card or access device:</p> <p>(c) If an "insured" has not complied with all terms and conditions under which the cards are issued or the devices accessed; or</p>
<p>Collapse</p>	<p>8. 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:</p> <p>b. Hidden decay;</p> <p>c. Hidden insect or vermin damage;</p>	<p>8. Collapse</p> <p>d. We insure for direct physical loss to covered property involving abrupt collapse of a building or any part of a building if such collapse was caused by one or more of the following:</p> <p>(2) Decay, of a building or any part of a building, that is hidden from view, unless the presence of such decay is known to an "insured" prior to collapse;</p> <p>(3) Insect or vermin damage, to a building or any part of a building, that is hidden from view, unless the presence of such damage is known to an "insured" prior to collapse;</p>

9. Glass or Safety Glazing Material	<p>We cover:</p> <p>a. The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window; and</p> <p>b. Damage to covered property by glass or safety glazing material which is part of a building, storm door or storm window.</p> <p>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.</p> <p>Loss for damage to glass will be settled on the basis of replacement with safety glazing materials when required by ordinance or law.</p> <p>This coverage does not increase the limit of liability that applies to the damaged property.</p>	<p>a. We cover:</p> <p>(1) The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window;</p> <p>(2) The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window when caused directly by earth movement; and</p> <p>(3) The direct physical loss to covered property caused solely by the pieces, fragments or splinters of broken glass or safety glazing material which is part of a building, storm door or storm window.</p> <p>b. This coverage does not include loss:</p> <p>(1) To covered property which results because the glass or safety glazing material has been broken, except as provided in a.(3) above; or</p> <p>(2) On the "residence premises" if the dwelling has been vacant for more than 60 consecutive days immediately before the loss, except when the breakage results directly from earth movement as provided in a.(2) above. A dwelling being constructed is not considered vacant.</p> <p>c. This coverage does not increase the limit of liability that applies to the damaged property.</p>
Ordinance or Law	<p style="text-align: center;">No coverage</p>	<p>11. Ordinance Or Law</p> <p>a. You may use up to 10% of the limit of liability that applies to Coverage A for the increased costs you incur due to the enforcement of any ordinance or law which requires or regulates</p>

Special Limits of Liability

Securities, accounts, deeds	\$1,000	\$1,500
Watercraft	\$1,000	\$1,500
Trailers	\$1,000	\$1,500
Theft of Jewelry	\$1,000	\$1,500
Theft of Firearms	\$2,000	\$2,500
Theft of silverware, goldware	\$2,000	\$2,500
On premises business property	\$2,000	\$2,500
Off premises business property	\$250	\$500
Electronic apparatus in or upon a motor vehicle	\$1,000	\$1,500

Portable electronic equipment	\$1,000	\$1,500
Business property inside a motor vehicle	Included in business property limit 8 or 9	Additional \$250
Perils Insured Against		
Coverage A – Dwelling And Coverage B – Other Structures	<p>We do not insure, however, for loss:</p> <p>2. Caused by:</p> <p>a. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion applies only while the dwelling is vacant, unoccupied or being constructed, unless you have used reasonable care to:</p> <p>(1) Maintain heat in the building; or</p> <p>(2) Shut off the water supply and drain the system and appliances of water;</p>	<p>2. We do not insure, however, for loss:</p> <p>c. Caused by:</p> <p>(1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:</p> <p>(a) Maintain heat in the building; or</p> <p>(b) Shut off the water supply and drain all systems and appliances of water.</p>
	<p>d. Vandalism and malicious mischief if the dwelling has been vacant for more than 30 consecutive days immediately before the loss.</p>	<p>(4) Vandalism and malicious mischief, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;</p>
	<p>e. Any of the following:</p> <p>(3) Smog, rust or other corrosion, mold, wet or dry rot;</p>	<p>(5) Mold, fungus or wet rot. However, we do insure for loss caused by mold, fungus or wet rot that is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure if such loss results from the accidental discharge or overflow of water or steam from within:</p> <p>(a) A plumbing, heating, air conditioning or automatic fire protective sprinkler system, or a household appliance, on the "residence premises"; or</p> <p>(b) A storm drain, or water, steam or sewer pipes, off the "residence premises".</p>
	<p>(7) Birds, vermin, rodents, or insects; or</p>	<p>(g) Birds, rodents or insects;</p> <p>(h) Nesting or infestation, or discharge or release of waste products or secretions, by any animals; or</p>

	<p>If any of these cause water damage not otherwise excluded, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water including the cost of tearing out and replacing any part of a building necessary to repair the system or appliance.</p>	<p>Unless the loss is otherwise excluded, we cover loss to property covered under Coverage A or B resulting from an accidental discharge or overflow of water or steam from within a:</p> <p>(i) Storm drain, or water, steam or sewer pipe, off the "residence premises"; or (ii) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises". This includes the cost to tear out and replace any part of a building, or other structure, on the "residence premises", but only when necessary to repair the system or appliance. However, such tear out and replacement coverage only applies to other structures if the water or steam causes actual damage to a building on the "residence premises".</p>
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Coverage C – Personal Property

<p>Smoke</p>	<p>meaning sudden and accidental damage from smoke. This peril does not include loss caused by smoke from agricultural smudging or industrial operations.</p>	<p>This peril means sudden and accidental damage from smoke, including the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment. This peril does not include loss caused by smoke from agricultural smudging or industrial operations.</p>
<p>Theft</p>	<p>This peril does not include loss caused by theft that occurs off the "residence premises" of:</p> <p>a. Property while at any other residence owned by, rented to, or occupied by an "insured," except while an "insured" is temporarily living there. Property of a student who is an "insured" is covered while at a residence away from home if the student has been there at any time during the 45 days immediately before the loss;</p>	<p>b. This peril does not include loss caused by theft:</p> <p>(4) That occurs off the "residence premises" of:</p> <p>(c) Property while at any other residence owned by, rented to, or occupied by an "insured", except while an "insured" is temporarily living there. Property of an "insured" who is a student is covered while at the residence the student occupies to attend school as long as the student has been there at any time during the 90 days immediately before the loss.</p>
<p>Accidental discharge or overflow of water or steam</p>	<p>from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance. This peril does not include loss:</p> <p>a. To the system or appliance from which the water or steam escaped;</p> <p>b. Caused by or resulting from freezing except as provided in the peril of freezing below; or</p> <p>c. On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises."</p>	<p>a. This peril means accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.</p> <p>b. This peril does not include loss:</p> <p>(1) To the system or appliance from which the water or steam escaped;</p> <p>(2) Caused by or resulting from freezing except as provided in Peril Insured Against 14. Freezing;</p> <p>(3) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises"; or</p> <p>(4) Caused by mold, fungus or wet rot unless hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.</p>

	<p>14. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.</p> <p>This peril does not include loss on the "residence premises" while the dwelling is unoccupied, unless you have used reasonable care to:</p> <p>a. Maintain heat in the building; or</p> <p>b. Shut off the water supply and drain the system and appliances of water.</p>	<p>14. Freezing</p> <p>a. This peril means freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, but only if you have used reasonable care to:</p> <p>(1) Maintain heat in the building; or</p> <p>(2) Shut off the water supply and drain all systems and appliances of water.</p>
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Section I - Exclusions

<p>Earth Movement</p>	<p>b. Earth Movement, meaning earthquake including land shock waves or tremors before, during or after a volcanic eruption; landslide; mine subsidence; mudflow; earth sinking, rising or shifting; unless direct loss by:</p> <p>(1) Fire;</p> <p>(2) Explosion; or</p> <p>(3) Breakage of glass or safety glazing material which is part of a building, storm door or storm window; ensues and then we will pay only for the ensuing loss.</p> <p>This exclusion does not apply to loss by theft.</p>	<p>2. Earth Movement</p> <p>Earth Movement means:</p> <p>a. Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;</p> <p>b. Landslide, mudslide or mudflow;</p> <p>c. Subsidence or sinkhole; or</p> <p>d. Any other earth movement including earth sinking, rising or shifting.</p> <p>This Exclusion A.2. applies regardless of whether any of the above, in A.2.a. through A.2.d., is caused by an act of nature or is otherwise caused.</p> <p>However, direct loss by fire, explosion or theft resulting from any of the above, in A.2.a. through A.2.d., is covered.</p>
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Section I - Conditions

<p>Suit Against Us</p>	<p>8. Suit Against Us. No action can be brought unless the policy provisions have been complied with and the action is started within one year after the date of loss.</p>	<p>H. Suit Against Us</p> <p>No action can be brought against us unless there has been full compliance with all of the terms under Section I of this policy and the action is started within two years after the date of loss.</p>
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Section II – Liability Coverages

<p>Motor Vehicle Liability</p>	<p>Coverage E – Personal Liability and Coverage F – Medical Payments to Others do not apply to "bodily injury" or "property damage":</p> <p>f. Arising out of:</p> <p>(1) The ownership, maintenance, use, loading or unloading of motor vehicles or all other motorized land conveyances, including trailers, owned or operated by or rented or loaned to an "insured";</p> <p>(2) The entrustment by an "insured" of a motor vehicle or any other motorized land conveyance to any person; or</p> <p>(3) Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using a conveyance excluded in paragraph (1) or (2) above.</p> <p>This exclusion does not apply to:</p> <p>(1) A trailer not towed by or carried on a motorized land conveyance.</p> <p>(2) A motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and:</p> <p>(a) Not owned by an "insured"; or</p> <p>(b) Owned by an "insured" and on an "insured location";</p> <p>(4) A vehicle or conveyance not subject to motor vehicle registration which is:</p> <p>(a) Used to service an "insured's" residence;</p> <p>(b) Designed for assisting the handicapped; or</p> <p>(c) In dead storage on an "insured location";</p>	<p>1. Coverages E and F do not apply to any "motor vehicle liability" if, at the time and place of an "occurrence", the involved "motor vehicle":</p> <p>a. Is registered for use on public roads or property;</p> <p>b. Is not registered for use on public roads or property, but such registration is required by a law, or regulation issued by a government agency, for it to be used at the place of the "occurrence"; or</p> <p>c. Is being:</p> <p>(1) Operated in, or practicing for, any prearranged or organized race, speed contest or other competition;</p> <p>(2) Rented to others;</p> <p>(3) Used to carry persons or cargo for a charge; or</p> <p>(4) Used for any "business" purpose except for a motorized golf cart while on a golfing facility.</p> <p>2. If Exclusion A.1. does not apply, there is still no coverage for "motor vehicle liability", unless the "motor vehicle" is:</p> <p>a. In dead storage on an "insured location";</p> <p>b. Used solely to service a residence;</p> <p>c. Designed to assist the handicapped and, at the time of an "occurrence", it is:</p> <p>(1) Being used to assist a handicapped person; or</p> <p>(2) Parked on an "insured location";</p> <p>d. Designed for recreational use off public roads and:</p> <p>(1) Not owned by an "insured"; or</p> <p>(2) Owned by an "insured" provided the "occurrence" takes place:</p> <p>(a) On an "insured location" as defined in Definition B.6.a., b., d., e. or h.; or</p> <p>(b) Off an "insured location" and the "motor vehicle" is:</p> <p>(i) Designed as a toy vehicle for use by children under seven years of age;</p> <p>(ii) Powered by one or more batteries; and</p> <p>(iii) Not built or modified after manufacture to exceed a speed of five miles per hour on level ground;</p>
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	<p>This exclusion does not apply to: (3) A motorized golf cart when used to play golf on a golf course;</p>	<p>If Exclusion A.1. does not apply, there is still no coverage for "motor vehicle liability", unless the "motor vehicle" is: e. A motorized golf cart that is owned by an "insured", designed to carry up to four persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground and, at the time of an "occurrence", is within the legal boundaries of: (1) A golfing facility and is parked or stored there, or being used by an "insured" to: (a) Play the game of golf or for other recreational or leisure activity allowed by the facility; (b) Travel to or from an area where "motor vehicles" or golf carts are parked or stored; or (c) Cross public roads at designated points to access other parts of the golfing facility; or (2) A private residential community, including its public roads upon which a motorized golf cart can legally travel, which is subject to the authority of a property owners association and contains an "insured's" residence.</p>
<p>Expected Or Intended Injury</p>	<p>Coverage E – Personal Liability and Coverage F – Medical Payments to Others do not apply to "bodily injury" or "property damage": a. Which is expected or intended by the "insured";</p>	<p>"Bodily injury" or "property damage" which is expected or intended by an "insured", even if the resulting "bodily injury" or "property damage": a. Is of a different kind, quality or degree than initially expected or intended; or b. Is sustained by a different person, entity or property than initially expected or intended. However, this Exclusion E.1. does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force by an "insured" to protect persons or property;</p>

<p>Business</p>	<p>Coverage E – Personal Liability and Coverage F – Medical Payments to Others do not apply to "bodily injury" or "property damage":</p> <p>b. Arising out of or in connection with a "business" engaged in by an "insured." This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business";</p> <p>c. Arising out of the rental or holding for rental of any part of any premises by an "insured." This exclusion does not apply to the rental or holding for rental of an "insured location":</p> <p>(1) On an occasional basis if used only as a residence;</p> <p>(2) In part for use only as a residence, unless a single family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or</p> <p>(3) In part, as an office, school, studio or private garage;</p>	<p>a. "Bodily injury" or "property damage" arising out of or in connection with a "business" conducted from an "insured location" or engaged in by an "insured", whether or not the "business" is owned or operated by an "insured" or employs an "insured".</p> <p>This Exclusion E.2. applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".</p> <p>b. This Exclusion E.2. does not apply to:</p> <p>(1) The rental or holding for rental of an "insured location";</p> <p>(a) On an occasional basis if used only as a residence;</p> <p>(b) In part for use only as a residence, unless a single-family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or</p> <p>(c) In part, as an office, school, studio or private garage; and</p> <p>(2) An "insured" under the age of 21 years involved in a part-time or occasional, self-employed "business" with no employees;</p>
<p>Damage to Property of Others</p>	<p>3. Damage to Property of Others. We will pay, at replacement cost, up to \$500 per "occurrence" for "property damage" to property of others caused by an "insured."</p>	<p>C. Damage To Property Of Others</p> <p>1. We will pay, at replacement cost, up to \$1,000 per "occurrence" for "property damage" to property of others caused by an "insured".</p>