# Table of Contents

## General
- Definitions Used In This Policy ........................................... 2
- Insuring Agreement ............................................................ 3
- Agreements We Make With You ........................................... 3
- Conformity To State Statutes ............................................. 3
- Coverage Changes ............................................................ 3
- Policy Transfer ............................................................... 4
- Continued Coverage After Your Death ................................ 4
- Cancellation ........................................................................ 4
- Concealment Or Fraud ...................................................... 4

## Section I — Your Property

### Coverage C
#### Personal Property Protection
- Property We Cover Under Coverage C ................................ 5
- Limitations On Certain Personal Property ....................... 5
- Property We Do Not Cover Under Coverage C ............... 6
- Losses We Cover Under Coverage C ................................ 6
- Losses We Do Not Cover Under Coverage C ............... 7

#### Additional Protection
- Additional Living Expense .................................................... 9
- Credit Card, Bank Fund Transfer Card, Check Forgery and Counterfeit Money ............................................. 9
- Debris Removal ................................................................... 10
- Emergency Removal Of Property ........................................ 10
- Fire Department Charges .................................................... 10
- Temporary Repairs After A Loss ......................................... 10
- Building Improvements ...................................................... 10
- Temperature Change .......................................................... 10
- Power Interruption ............................................................... 10
- Arson Reward ..................................................................... 10
- Collapse ............................................................................. 10

### Section I Conditions
- Deductible ........................................................................ 11
- Insurable Interest and Our Liability .................................... 11
- What You Must Do After A Loss ......................................... 11
- Our Settlement Options ...................................................... 11
- How We Pay For A Loss ..................................................... 12
- Our Settlement Of Loss ...................................................... 12
- Appraisal ............................................................................. 13
- Abandoned Property ............................................................ 13
- Permission Granted To You ............................................... 13
- Our Rights To Recover Payment ......................................... 13
- Our Rights To Obtain Salvage ............................................. 13
- Suit Against Us .................................................................... 13
- Loss To A Pair Or Set ........................................................ 13
- Glass Replacement ............................................................. 13
- No Benefit To Bailee ........................................................ 13
- Other Insurance ................................................................. 13
- Property Insurance Adjustment ......................................... 14

## Section II — Family Liability and Guest Medical Protection

### Coverage X
#### Family Liability Protection
- Losses We Cover Under Coverage X ................................. 14
- Losses We Do Not Cover Under Coverage X ................ 14

### Coverage Y
#### Guest Medical Protection
- Losses We Cover Under Coverage Y ................................ 16
- Losses We Do Not Cover Under Coverage Y ................ 16

#### Additional Protection
- Claim Expenses ................................................................. 17
- Emergency First Aid .......................................................... 18
- Damage To Property Of Others .......................................... 18

### Section II Conditions
- What You Must Do After An Accidental Loss ................. 18
- What An Injured Person Must Do ................................. 18
  - Coverage Y — Guest Medical Protection .................. 18
- Our Payment Of Loss — Coverage Y — Guest Medical Protection .............................................................. 18
- Our Limits Of Liability ....................................................... 19
- Bankruptcy ....................................................................... 19
- Our Rights To Recover Payment — Coverage X — Family Liability Protection ....................................... 19
- Suit Against Us ................................................................. 19
- Other Insurance — Coverage X — Family Liability Protection .............................................................. 19

## Section III — Optional Protection

### Optional Coverages You May Buy
- Coverage BP
- Increased Coverage On Business Property ................ 19
- Coverage DP
- Increased Coverage On Electronic Data Processing Equipment .............................................................. 19
Coverage F
Fire Department Charges............................................. 19
Coverage I
Increase Coverage On Building Improvements .... 19
Coverage J
Extended Coverage On Jewelry,
Watches and Furs.................................................... 20
Coverage K
Incidental Office, Private School Or Studio......... 20
Coverage LR
Lock Replacement.................................................... 20
Coverage M
Increased Coverage On Money............................... 21
Coverage P
Business Pursuits..................................................... 21
Coverage S
Increased Coverage On Securities............... 21
Coverage SE
Portable Cellular Communication Systems........... 21
Coverage ST
Increased Coverage On
Theft Of Silverware ............................................... 21

Definitions Used In This Policy
1. “You” or “your”—means the person named on
the Policy Declarations as the insured and that
person’s resident spouse.

2. “Allstate,” “we,” “us,” or “our”—means the
company named on the Policy Declarations.

3. “Insured person(s)”—means you and, if a
resident of your household:
 a) any relative; and
 b) any dependent person in your care.

Under Coverage X — Family Liability
Protection and Coverage Y — Guest Medical
Protection, “insured person” also means:
 c) any person or organization legally
responsible for loss caused by animals or
watercraft covered by this policy which are
owned by an insured person. We do not
cover any person or organization using or
having custody of animals or watercraft in
any business, or without permission of the
owner.
 d) with respect to the use of any vehicle
covered by this policy, any person while
engaged in the employment of an insured
person.

4. “Bodily injury”—means physical harm to the
body, including sickness or disease, and
resulting death, except that bodily injury does
not include:
a) any venereal disease;
b) Herpes;
c) Acquired Immune Deficiency Syndrome
(AIDS);
d) AIDS Related Complex (ARC);
e) Human Immunodeficiency Virus (HIV);
or any resulting symptom, effect, condition,
disease or illness related to (a) through (e) listed
above.

Under Coverage Y — Guest Medical
Protection, bodily injury means physical harm
to the body, including sickness or disease,
except that bodily injury does not include:
a) any venereal disease;
b) Herpes;
c) Acquired Immune Deficiency Syndrome
(AIDS);
d) AIDS Related Complex (ARC);
e) Human Immunodeficiency Virus (HIV);
or any resulting symptom, effect, condition,
disease or illness related to (a) through (e) listed
above.

5. “Business”—means:
a) any full or part-time activity of any kind
engaged in for economic gain including the
use of any part of any premises for such
purposes. The providing of home day care
services to other than an insured person or
relative of an insured person for economic
gain is also a business. However, the
mutual exchange of home day care services
is not considered a business;
b) any property rented or held for rental by an
insured person. Rental of your residence
premises is not considered a business
when:
 1) it is rented occasionally for residential
purposes;
 2) a portion is rented to not more than
two roomers or boarders; or
3) a portion is rented as a private garage.

6. "Insured premises"—means:
   a) the residence premises; and
   b) under Section II only:
      i) the part of any other premises, other structures and grounds used by you as a residence. This includes premises, structures and grounds you acquire for your use as a private residence while this policy is in effect;
      ii) any part of a premises not owned by an insured person but where an insured person is temporarily living;
      iii) cemetery plots or burial vaults owned by an insured person;
      iv) vacant land, other than farmland, owned by or rented to an insured person;
      v) land owned by or rented to an insured person where a one, two, three or four family dwelling is being built as that person’s residence;
      vi) any premises used by an insured person in connection with the residence premises;
      vii) any part of a premises occasionally rented to an insured person for other than business purposes.

7. "Occurrence"—means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, during the policy period, resulting in bodily injury or property damage.

8. "Property damage"—means physical injury to or destruction of tangible property, including loss of its use resulting from such physical injury or destruction.

9. "Residence employee"—means an employee of an insured person while performing duties arising out of and in the course of employment in connection with the maintenance or use of your residence premises. This includes similar duties performed elsewhere for an insured person, not in connection with the business of an insured person.

10. "Residence premises"—means that portion of any building used by you as a private residence, excluding any portion used for business purposes, which is described on the Policy Declarations.

**Insuring Agreement**

In reliance on the information you have given us, Allstate agrees to provide the coverages indicated on the Policy Declarations. In return, you must pay the premium when due and comply with the policy terms and conditions, and inform us of any change in use or occupancy of the residence premises.

Subject to the terms of this policy, the Policy Declarations shows the location of the residence premises, applicable coverages, limits of liability and premiums. The policy applies only to losses or occurrences that take place during the policy period. The policy period is shown on the Policy Declarations. This policy is not complete without the Policy Declarations.

The terms of this policy impose joint obligations on the person named on the Policy Declarations as the insured and on that person’s resident spouse. These persons are defined as you or your. This means that the responsibilities, acts and omissions of a person defined as you or your will be binding upon any other person defined as you or your.

The terms of this policy impose joint obligations on persons defined as an insured person. This means that the responsibilities, acts and failures to act of a person defined as an insured person will be binding upon another person defined as an insured person.

**Agreements We Make With You**

We make the following agreements with you:

**Conformity To State Statutes**

When the policy provisions conflict with the statutes of the state in which the residence premises is located, the provisions are amended to conform to such statutes.

**Coverage Changes**

When Allstate broadens coverage during the premium period without charge, you have the new features if you have the coverage to which they apply.
Otherwise, the policy can be changed only by endorsement.

The coverage provided and the premium for the policy is based on information you have given us. You agree to cooperate with us in determining if this information is correct and complete. You agree that if this information changes, is incorrect or incomplete, we may adjust your coverage and premium accordingly during the policy period.

Any calculation of your premium or changes in your coverage will be made using the rules, rates and forms on file, if required, for our use in your state. The rates in effect at the beginning of your current premium period will be used to calculate any change in your premium.

Policy Transfer
You may not transfer this policy to another person without our written consent.

Continued Coverage After Your Death
If you die, coverage will continue until the end of the premium period for:
1) your legal representative while acting as such, but only with respect to the residence premises and property covered under this policy on the date of your death;
2) an insured person, and any person having proper temporary custody of your property until a legal representative is appointed and qualified.

Cancellation
Your Right to Cancel:
You may cancel this policy by notifying us of the future date you wish to stop coverage.

Our Right to Cancel:
Allstate may cancel this policy by mailing notice to you at the mailing address shown on the Policy Declarations. When this policy has been in effect for less than 60 days, and it is not a renewal with us, we may cancel this policy for any reason by giving you at least 10 days notice before the cancellation takes effect.

If the cancellation is for non-payment of premium, we will give you at least 10 days notice. If the cancellation is for any of the other reasons, we will give you at least 30 days notice.

Our mailing the notice of cancellation to you will be deemed proof of notice. Coverage under this policy will terminate on the effective date and hour stated on the cancellation notice. Your return premium, if any, will be calculated on a pro rata basis and refunded at the time of cancellation or as soon as possible. However, refund of unearned premium is not a condition of cancellation.

Our Right Not to Renew or Continue:
Allstate has the right not to renew or continue the policy beyond the current premium period. If we do not intend to continue or renew the policy, we will mail you notice at least 30 days before the end of the premium period. Our mailing the notice of nonrenewal to you will be deemed proof of notice.

Concealment Or Fraud
This policy is void if it was obtained by misrepresentation, fraud or concealment of material facts. If it is determined that this policy is void, all premiums paid will be returned to you since there has been no coverage under this policy.

We do not cover any loss or occurrence in which any insured person has concealed or misrepresented any material fact or circumstance.
Section I—Your Property

Coverage C

Personal Property Protection

Property We Cover Under Coverage C:
1. Personal property owned or used by an insured person anywhere in the world. When personal property is located at a residence other than the residence premises, coverage is limited to 10% of Coverage C—Personal Property Protection. This limitation does not apply to personal property in a newly acquired principal residence for the 30 days immediately after you begin to move property there or to personal property in student dormitory, fraternity or sorority housing.

2. At your option, personal property owned by a guest or residence employee while the property is in a residence you are occupying.

Limitations On Certain Personal Property:
Limitations apply to the following groups of personal property. If the personal property can reasonably be considered a part of two or more of the groups listed below, the lowest limit will apply. These limitations do not increase the amount of insurance under Coverage C—Personal Property Protection. The total amount of coverage for each group in any one loss is as follows:

1. $200 — Money, bullion, bank notes, coins and other numismatic property.

2. $200 — Property used or intended for use in a business while the property is away from the residence premises.

   This does not include electronic data processing equipment or the recording or storage media used with that equipment.

3. $1,000 — Property used or intended for use in a business, including property held as samples or for sale or delivery after sale, while the property is on the residence premises. This does not include electronic data processing equipment or the recording or storage media used with that equipment.

4. $1,000 — Trading cards, subject to a maximum amount of $250 per card.

5. $1,000 — Accounts, bills, deeds, evidences of debt, letters of credit, notes other than bank notes, passports, securities, tickets, and stamps, including philatelic property.

6. $1,000 — Manuscripts, including documents stored on electronic media.

7. $1,000 — Watercraft, including their attached or unattached trailers, furnishings, equipment, parts and motors.

8. $1,000 — Trailers not used with watercraft.

9. $1,000 — Theft of jewelry, watches, precious and semi-precious stones, gold other than goldware, silver other than silverware, platinum and furs, including any item containing fur which represents its principal value.

10. $1,000 — Any motorized land vehicle parts, equipment or accessories not attached to or located in or upon any motorized land vehicle.

11. $2,000 — Theft of firearms.

12. $2,500 — Theft of silverware, pewterware and goldware.

13. $5,000 — Electronic data processing equipment and the recording or storage media used with that equipment whether or not the equipment is used in a business. Recording or storage media will be covered only up to:

   a) the retail value of the media, if pre-programmed; or
b) the retail value of the media in blank or unexposed form, if blank or self-programmed.

14. $10,000 Theft of rugs, including, but not limited to any handwoven silk or wool rug, carpet, tapestry, wall-hanging or other similar article whose principal value is determined by its color, design, quality of wool or silk, quality of weaving, condition or age; subject to a maximum amount of $2,500 per item.

**Property We Do Not Cover Under Coverage C:**

1. Personal property specifically described and insured by this or any other insurance.

2. Animals.

3. Motorized land vehicles, including, but not limited to any land vehicle powered or assisted by a motor or engine. **We** do not cover any motorized land vehicle parts, equipment or accessories attached to or located in or upon any motorized land vehicle. **We** do cover motorized land vehicles designed for assisting the handicapped or used solely for the service of the insured premises and not licensed for use on public roads.

4. Aircraft and aircraft parts. This does not include model or hobby craft not designed to carry people or cargo.

5. Property of roomers, boarders, tenants not related to an insured person.

6. Property located away from the residence premises and rented or held for rental to others.

7. Any device, cellular communication system, radar signal reception system, accessory or antenna designed for reproducing, detecting, receiving, transmitting, recording or playing back data, sound or picture which may be powered by electricity from a motorized land vehicle or watercraft and while in or upon a motorized land vehicle or watercraft.

**Losses We Cover Under Coverage C:**

**We** will cover sudden and accidental direct physical loss to the property described in **Coverage C — Personal Property Protection**, except as limited or excluded in this policy, caused by:

1. Fire or Lightning.

2. Windstorm of Hail.

   **We** do not cover:

   a) loss to covered property inside a building, caused by rain, snow, sleet, sand or dust unless the wind or hail first damages the roof or walls and the wind forces rain, snow, sleet, sand or dust through the damaged roof or wall;

   b) loss to watercraft and their trailers, furnishings, equipment and motors unless inside a fully enclosed building. However, **we** do cover canoes and rowboats on the residence premises.

3. Explosion.

4. Riot or Civil Commotion, including pillage and looting during, and at the site of, the riot or civil commotion.

5. Aircraft, including self-propelled missiles and spacecraft.


7. Smoke.

   **We** do not cover loss caused by smoke from the manufacturing of controlled substances, agricultural smudging or industrial operations.

8. Vandalism and Malicious Mischief.

   **We** do not cover vandalism or malicious mischief if your residence premises has been vacant or unoccupied for more than 30 consecutive days immediately prior to the vandalism or malicious mischief. A **residence**
premises under construction is not considered vacant or unoccupied.

9. Falling objects.
We do not cover loss to personal property inside a building structure unless the falling object first damages the exterior walls or roof of the building.

10. Weight of ice, snow or sleet which causes damage to personal property in a building, but only if the building is damaged due to the weight of ice, snow or sleet.

11. Increase or decrease of artificially generated electrical current to electrical appliances, fixtures and wiring.

12. Bulging, burning, cracking or rupture of a steam or hot water heating system, an air conditioning system, an automatic fire protection system or an appliance for heating water.

13. Water or steam that escapes from a plumbing, heating or air conditioning system, an automatic fire protection system, or from a household appliance due to accidental discharge or overflow.
We do not cover loss to the system or appliance from which the water or steam escapes, or loss from water which backs up through sewers or drains or overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.

14. Freezing of a plumbing, heating or air conditioning system or a household appliance.

We do not cover loss at the residence premises under perils (12), (13), and (14) caused by or resulting from freezing while the residence premises is vacant, unoccupied or under construction unless you have used reasonable care to:

a) maintain heat in the residence premises; or
b) shut off the water supply and drain the water from the systems and appliances.

15. Theft, or attempted theft, including disappearance of property from a known place when it is likely that a theft has occurred. Any theft must be promptly reported to the police.

We do not cover:

a) theft or attempted theft committed by an insured person;
b) theft in or from the residence premises while under construction or of materials and supplies for use in construction, until the dwelling is completed and occupied;
c) theft of any property while at any other residence owned, rented to or occupied by an insured person unless the insured person is temporarily residing there;
d) theft of trailers, campers, watercraft, including furnishings, equipment and outboard motors, away from the residence premises;
e) theft from that part of the residence premises rented by you to other than an insured person.

16. Breakage of glass, meaning damage to covered personal property caused by breakage of glass constituting a part of any building on the residence premises. This does not include damage to the glass.

Losses We Do Not Cover Under Coverage C:
We do not cover loss to the property described in Coverage C — Personal Property Protection caused by or consisting of:

1. Flood, including but not limited to, surface water, waves, tidal water or overflow of any body of water, or spray from any of these, whether or not driven by wind.

2. Water or any other substance that backs up through sewers or drains.

3. Water or any other substance that overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.
4. Water or any other substance on or below the surface of the ground, regardless of its source. This includes water or any other substance which exerts pressure on, or flows, seeps or leaks through any part of the residence premises.

We do cover sudden and accidental direct physical loss caused by fire, explosion or theft resulting from items 1 through 4 listed above.

5. Earth movement of any type, including, but not limited to earthquake, volcanic eruption, lava flow, landslide, subsidence, mudflow, pressure, sinkhole, erosion, or the sinking, rising, shifting, creeping, expanding, bulging, cracking, settling or contracting of the earth. This exclusion applies whether or not the earth movement is combined with water.

We do cover sudden and accidental direct physical loss caused by fire, explosion, theft or breakage of glass or safety glazing materials resulting from earth movement.

6. Enforcement of any building codes, ordinances or laws regulating the construction, reconstruction, maintenance, repair, placement or demolition of any building structure or other structure at the residence premises.

We do cover sudden and accidental direct physical loss to covered property caused by actions of civil authority to prevent the spread of fire.

7. The failure by any insured person to take all reasonable steps to save and preserve property when the property is endangered by a cause of loss we cover.

8. Any substantial change or increase in hazard, if changed or increased by any means within the control or knowledge of an insured person.

9. Intentional or criminal acts of or at the direction of any insured person, if the loss that occurs: a) may be reasonably expected to result from such acts; or b) is the intended result of such acts. This exclusion applies regardless of whether or not the insured person is actually charged with or convicted of a crime.

10. Nuclear action, meaning nuclear reaction, discharge, radiation or radioactive contamination, or any consequence of any of these.

Loss caused by nuclear action is not considered loss by fire, explosion or smoke. We do cover sudden and accidental direct physical loss by fire resulting from nuclear action.

11. Vapors, fumes, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials or other irritants, contaminants or pollutants.

12. War or warlike acts, including, but not limited to insurrection, rebellion or revolution.

13. Weather Conditions that contribute in any way with a cause of loss excluded in this section to produce a loss.

14. Planning, Construction or Maintenance, meaning faulty, inadequate or defective: a) planning, zoning, development, surveying, siting; b) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction; c) materials used in repair, construction, renovation or remodeling; or d) maintenance of property whether on or off the residence premises by any person or organization.

15. We do not cover loss to covered property described in Coverage C — Personal Property Protection when: a) there are two or more causes of loss to the covered property; and b) the predominant cause(s) of loss is (are) excluded under Losses We Do Not Cover, items 1 through 14 above.
Additional Protection

1. Additional Living Expense
   a) We will pay the reasonable increase in living expenses necessary to maintain your normal standard of living when a direct physical loss we cover makes your residence premises uninhabitable.

   Payment for covered additional living expense will be limited to the least of the following:
   1) the time period required to repair or replace the property we cover, using due diligence and dispatch; or
   2) if you permanently relocate, the shortest time for your household to settle elsewhere;
   3) 12 months.

   b) We will pay your lost fair rental income resulting from a covered loss, less charges and expenses which do not continue, when a loss we cover makes the part of the residence premises you rent to others, or hold for rental, uninhabitable. We will pay for lost fair rental income for the shortest time required to repair or replace the part rented or held for rental but not to exceed 12 months.

   c) We will pay the reasonable and necessary increase in living expenses and the lost fair rental income for up to two weeks should civil authorities prohibit the use of the residence premises due to a loss at a neighboring premises caused by a peril we insure against.

   These periods of time are not limited by the termination of this policy.

   We do not cover any lost income or expense due to the cancellation of a lease or agreement.

   No deductible applies to this protection.

2. Credit Card, Bank Fund Transfer Card, Check Forgery and Counterfeit Money
   We will pay for loss:
   a) that an insured person is legally required to pay for the unauthorized use of any credit card or bank fund transfer card issued to or registered in the name of an insured person;
   b) caused by forgery or alteration of a check or negotiable instrument made or drawn upon an insured person’s account;
   c) to an insured person through acceptance in good faith of counterfeit United States or Canadian paper currency.

   Our maximum limit of liability for any one loss is $1,000. All loss due to forgery or unauthorized use by or involving any one person is considered one loss.

   We do not cover:
   a) loss arising from any business of an insured person;
   b) loss caused by or at the direction of an insured person or any other person who has been entrusted with any credit card or bank fund transfer card;
   c) loss arising out of dishonesty of an insured person.

   When loss is discovered, the insured person must give us immediate written notice. If the loss involves a credit card, charge plate or bank fund transfer card, the insured person must also give immediate written notice to the company or bank that issued the card or plate. Failure to comply with the terms and conditions of the card or plate voids this protection.

   We will pay only for loss occurring during the policy period, including those losses discovered and reported to us within one year after the policy has terminated. We have the right to investigate and settle any claim or suit as we deem appropriate. Full payment of the amount of insurance for any one loss ends our obligation under each claim or suit arising from the loss.

   We will defend any suit brought against an insured person for the enforcement of payment covered under paragraph 2(a) of this protection. The defense will be at our expense, with counsel of our choice.
We have the option to defend an insured person or the insured person’s bank against a suit for the enforcement of payment covered under paragraph 2(b) of this protection. The defense will be at our expense, with counsel of our choice.

No deductible applies to this protection.

3. Debris Removal
We will pay reasonable expenses you incur to remove debris of covered property damaged by a loss we cover. If the loss to the covered property and the cost of debris removal are more than the limit of liability shown on the Policy Declarations for the covered property, we will pay up to an additional 5% of that limit for debris removal.

4. Emergency Removal Of Property
We will pay for sudden and accidental physical loss to covered property from any cause while removed from a premises because of danger from a loss we cover. Protection is limited to a 30-day period from date of removal. This protection does not increase the limit of liability that applies to the covered property.

5. Fire Department Charges
We will pay up to $500 for service charges made by fire departments called to protect your property from a loss we cover at the residence premises. No deductible applies to this protection.

6. Temporary Repairs After A Loss
We will reimburse you up to $2,000 for the reasonable and necessary cost you incur for temporary repairs to protect covered property from further imminent covered loss following a loss we cover. This coverage does not increase the limit of liability applying to the property being repaired.

7. Building Improvements
We will pay up to an additional 10% of the amount of insurance shown on the Policy Declarations under Coverage C — Personal Property Protection for loss to building additions, alterations, installations or fixtures, made at your expense, in that portion of the residence premises occupied, but not owned, by you. For coverage to apply, the loss must be a sudden and accidental direct physical loss caused by a loss we cover under Section I, Coverage C — Personal Property Protection.

8. Temperature Change
We will pay for loss to covered personal property in a building at the residence premises resulting from a change in temperature. The change in temperature must result from a covered loss under Section I, Coverage C — Personal Property Protection.

This coverage does not increase the limit of liability applying to the damaged property.

9. Power Interruption
We will pay for loss to the contents of freezers and refrigerated units on the residence premises caused by the interruption of power which occurs off the residence premises. If a power interruption is known to an insured person, all reasonable means must be used to protect the contents of freezers and refrigerated units.

This coverage does not increase the limit of liability applying to the damaged property.

10. Arson Reward
We will pay up to $5,000 for information leading to an arson conviction in connection with a fire loss to property covered under Section I of this policy. The $5,000 limit applies regardless of the number of persons providing information.

11. Collapse
We will cover direct physical loss to covered property caused by the entire or partial collapse of a building structure.

For coverage to apply, the collapse of a building structure must be a sudden and accidental direct physical loss caused by one or more of the following:
   a) a loss we cover under Section I, Coverage C — Personal Property Protection;
   b) hidden decay of the building structure;
   c) hidden damage to the building structure caused by insects or vermin;
d) weight of persons, animals, equipment or contents;
e) weight of rain or snow which collects on a roof;
f) defective methods or materials used in construction, repair, remodeling or renovation, but only if the collapse occurs in the course of such construction, repair, remodeling or renovation.

Collapse does not include settling, cracking, shrinking, bulging or expansion.

This protection does not change the limit of liability that applies to the covered property.

**Section I Conditions**

1. **Deductible**

   We will pay when a covered loss exceeds the deductible shown on the Policy Declarations. We will then pay only the excess amount, unless we have indicated otherwise in this policy.

2. **Insurable Interest and Our Liability**

   In the event of a covered loss, we will not pay for more than an insured person's insurable interest in the property covered, nor more than the amount of coverage afforded by this policy.

3. **What You Must Do After A Loss**

   In the event of a loss to any property that may be covered by this policy, you must:
   
a) promptly give us or our agent notice. Report any theft to the police as soon as possible. If the loss involves a credit card, charge plate or bank fund transfer card, give written notice to the company or bank that issued the card or plate.

   b) protect the property from further loss. Make any reasonable repairs necessary to protect it. Keep an accurate record of any repair expenses.

   c) separate damaged from undamaged personal property. Give us a detailed list of the damaged, destroyed or stolen property, showing the quantity, cost, actual cash value and the amount of loss claimed.

   d) give us all accounting records, bills, invoices and other vouchers, or certified copies, which we may reasonably request to examine and permit us to make copies.

   e) produce receipts for any increased costs to maintain your standard of living while you reside elsewhere, and records supporting any claim for loss of rental income.

   f) as often as we reasonably require:

      1) show us the damaged property.

      2) at our request, submit to examinations under oath, separately and apart from any other person defined as you or insured person and sign a transcript of the same.

      3) produce representatives, employees, members of the insured's household or others to the extent it is within the insured person's power to do so; and

   g) within 60 days after the loss, give us a signed, sworn proof of the loss. This statement must include the following information:

      1) the date, time, location and cause of loss;

      2) the interest insured persons and others have in the property, including any encumbrances;

      3) the actual cash value and amount of loss for each item damaged, destroyed or stolen;

      4) any other insurance that may cover the loss;

      5) any changes in title, use, occupancy or possession of the property that have occurred during the policy period;

      6) at our request, the specifications of any damaged building structure or other structure;

      7) evidence supporting any claim under the Credit Card, Bank Fund Transfer Card, Check Forgery and Counterfeit Money protection. State the cause and amount of loss.

4. **Our Settlement Options**

   In the event of a covered loss, we have the option to:

   a) repair, rebuild or replace all or any part of the damaged, destroyed or stolen property with property of like kind and quality within a reasonable time; or
b) pay for all or any part of the damaged,
destroyed or stolen property as described in
Condition 5 "How We Pay For A Loss."

Within 30 days after we receive your signed,
sworn proof of loss we will notify you of the
option or options we intend to exercise.

5. How We Pay For A Loss
Under Coverage C — Personal Property
Protection, payment for covered loss will be by
one of the following methods:

a) Special Payment. At our option, we may
make payment for a covered loss before
you repair, rebuild or replace the damaged,
destroyed or stolen property if:
1) The whole amount of loss for property
covered under Coverage C —
Personal Property Protection, without
deduction for depreciation, is less than
$2,500 and if your Policy Declarations
shows that the Personal Property
Reimbursement provision applies, and
the property is not excluded from the
Personal Property Reimbursement
provision.

b) Actual Cash Value. If you do not repair or
replace the damaged, destroyed or stolen
property, payment will be on an actual cash
value basis. This means there may be a
deduction for depreciation. Payment will not
exceed the limit of liability shown on the
Policy Declarations for the coverage that
applies to the damaged, destroyed or stolen
property, regardless of the number of items
involved in the loss.

You may make claim for any additional
payment as described in paragraph "c"
below, if applicable, and if you repair or
replace the damaged, destroyed or stolen
covered property within 180 days of the
actual cash value payment.

c) Personal Property Reimbursement. When
the Policy Declarations shows that the
Personal Property Reimbursement
provision applies under Coverage C —
Personal Property Protection we will make
additional payment to reimburse you for
cost in excess of actual cash value if you
repair, rebuild or replace damaged,
destroyed or stolen covered personal
property or wall-to-wall carpeting within 180
days of the actual cash value payment.

Personal Property Reimbursement payment
will not exceed the smallest of the following
amounts:
1) the amount actually and necessarily
spent to repair or replace the property
with similar property of like kind and
quality;
2) the cost of repair or restoration; or
3) the limit of liability shown on the Policy
Declarations for Coverage C —
Personal Property Protection, or any
special limit of liability described in the
policy, regardless of the number of
items of personal property involved in
the loss.

Personal Property Reimbursement will be
limited to the difference between any actual
cash value payment made for covered loss
to personal property and the smallest of 1),
2) or 3) above.

Personal Property Reimbursement will not
apply to:
1) antiques, fine arts, paintings, statuary
and similar articles which, by their
inherent nature, cannot be replaced;
2) articles whose age or history contribute
substantially to their value. This
includes, but is not limited to
memorabilia, souvenirs and collector’s
items; or
3) property that was obsolete or unusable
for the originally intended purpose
because of age or condition prior to the
loss.

6. Our Settlement Of Loss
We will settle any covered loss with you unless
another payee is named in the policy. We will
settle within 60 days after the amount of loss is
finally determined. This amount may be
determined by an agreement between you and us, an appraisal award or a court judgment.

7. **Appraisal**
   If you and we fail to agree on the amount of loss, either party may make written demand for an appraisal. Upon such demand, each party must select a competent and impartial appraiser and notify the other of the appraiser’s identity within 20 days after the demand is received. The appraisers will select a competent and impartial umpire. If the appraisers are unable to agree upon an umpire within 15 days, you or we can ask a judge of a court of record in the state where the **residence premises** is located to select an umpire.

   The appraisers shall then determine the amount of loss, stating separately the actual cash value and the amount of loss to each item. If the appraisers submit a written report of an agreement to you and to us, the amount agreed upon shall be the amount of loss. If they cannot agree, they will submit their differences to the umpire. A written award agreed upon by any two will determine the amount of loss.

   Each party will pay the appraiser it chooses, and equally bear expenses for the umpire and all other appraisal expenses.

8. **Abandoned Property**
   We are not obligated to accept any property or responsibility for any property abandoned by an **insured person**.

9. **Permission Granted To You**
   a) The **residence premises** may be vacant or unoccupied for any length of time, except where a time limit is indicated in this policy for specific perils. A building under construction is not considered vacant.
   b) You may make alterations, additions or repairs, and you may complete structures under construction.

10. **Our Rights To Recover Payment**
    When we pay for any loss, an **insured person’s** right to recover from anyone else becomes ours up to the amount we have paid. An **insured person** must protect these rights and help us enforce them. You may waive your rights to recover against another person for loss involving the property covered by this policy. This waiver must be in writing prior to the date of loss.

11. **Our Rights To Obtain Salvage**
    We have the option to take all or any part of the damaged or destroyed covered property upon replacement by us or payment of the agreed or appraised value.

    We will notify you of our intent to exercise this option within 30 days after we receive your signed, sworn proof of loss.

    When we settle any loss caused by theft or disappearance we have the right to obtain all or part of any property which may be recovered. An **insured person** must protect this right and inform us of any property recovered. We will inform you of our intent to exercise this right within 10 days of your notice of recovery to us.

12. **Suit Against Us**
    No suit or action may be brought against us unless there has been full compliance with all the policy terms. Any suit or action must be brought within one year after the inception of loss or damage.

13. **Loss To A Pair Or Set**
    If there is a covered loss to a pair or set, we may:
    a) repair or replace any part of the pair or set to restore it to its actual cash value before the loss; or
    b) pay the difference between the actual cash value of the pair or set before and after the loss.

14. **Glass Replacement**
    Payment for loss to covered glass includes the cost of using safety glazing materials when required by law.

15. **No Benefit To Bailee**
    This insurance will not benefit any person or organization who may be caring for or handling your property for a fee.

16. **Other Insurance**
    If both this insurance and other insurance apply
to a loss, we will pay the proportionate amount that this insurance bears to the total amount of all applicable insurance. However, in the event of a loss by theft, this insurance shall be excess over any other insurance that covers loss by theft.

17. Property Insurance Adjustment
When the Policy Declarations indicates that the Property Insurance Adjustment condition applies:

The limit of liability shown on the Policy Declarations for Coverage C—Personal Property Protection will be revised at each policy anniversary to reflect the rate of change in the Index identified on the Policy Declarations.

The limit of liability for Coverage C—Personal Property Protection for the succeeding premium period will be determined by changing the existing limit in proportion to the change in the Index between the time the existing limit was established and the time the change is made. The resulting amount will be rounded to the nearest $1,000.

We will not reduce the limit of liability shown on the Policy Declarations without your consent.

Any adjustment in premium resulting from the application of this condition will be made based on premium rates in use by Allstate at the time a change in limits is made.

Allstate has the right to change to another cost index or to withdraw this condition as of a policy anniversary date by giving you at least 30 days notice. This applies only if the change or withdrawal applies to all similar policies issued by Allstate in your state.

Section II—Family Liability and Guest Medical Protection

Coverage X
Family Liability Protection

Losses We Cover Under Coverage X:
Subject to the terms, conditions and limitations of this policy, Allstate will pay damages which an insured person becomes legally obligated to pay because of bodily injury or property damage arising from an occurrence to which this policy applies, and is covered by this part of the policy.

We may investigate or settle any claim or suit for covered damages against an insured person. If an insured person is sued for these damages, we will provide a defense with counsel of our choice, even if the allegations are groundless, false or fraudulent. We are not obligated to pay any claim or judgment after we have exhausted our limit of liability.

Losses We Do Not Cover Under Coverage X:
1. We do not cover any bodily injury or property damage intended by, or which may reasonably be expected to result from the intentional or criminal acts or omissions of, any insured person. This exclusion applies even if:
   a) such insured person lacks the mental capacity to govern his or her own conduct;
   b) such bodily injury or property damage is of a different kind or degree than intended or reasonably expected; or
   c) such bodily injury or property damage is sustained by a different person than intended or reasonably expected.
   This exclusion applies regardless of whether or not such insured person is actually charged with, or convicted of a crime.

2. We do not cover bodily injury to an insured person or property damage to property owned by an insured person whenever any benefit of this coverage would accrue directly or indirectly to an insured person.

3. We do not cover bodily injury to any person eligible to receive benefits required to be provided or voluntarily provided by an insured person under any workers’ compensation, non-occupational disability or occupational disease law.

4. We do not cover bodily injury or property damage arising out of the ownership,
maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of aircraft.

5. **We do not cover** bodily injury or property damage arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of any motor vehicle or trailer. However, this exclusion does not apply to:
   a) a motor vehicle in dead storage or used exclusively on an insured premises;
   b) any motor vehicle designed principally for recreational use off public roads, unless that vehicle is owned by an insured person and is being used away from an insured premises;
   c) a motorized wheel chair;
   d) a vehicle used to service an insured premises which is not designed for use on public roads and not subject to motor vehicle registration;
   e) a golf cart owned by an insured person when used for golfing purposes;
   f) a trailer of the boat, camper, home or utility type unless it is being towed or carried by a motorized land vehicle;
   g) lawn and garden implements under 40 horsepower;
   h) bodily injury to a residence employee.

6. **We do not cover** bodily injury or property damage arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of watercraft away from an insured premises if the watercraft:
   a) has inboard or inboard-outboard motor power of more than 50 horsepower;
   b) is a sailing vessel 26 feet or more in length;
   c) is powered by one or more outboard motors with more than 25 total horsepower;
   d) is designated as an airboat, air cushion, or similar type of watercraft; or
   e) is a personal watercraft, meaning a craft propelled by a water jet pump engine and designed to be operated by a person or persons sitting, standing or kneeling on the craft.

   This exclusion does not apply to bodily injury to a residence employee.

7. **We do not cover** bodily injury or property damage arising out of:
   a) the negligent supervision by an insured person of any person; or
   b) any liability statutorily imposed on any insured person

   arising from the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of any aircraft, watercraft, motor vehicle or trailer which is not covered under Section II of this policy.

8. **We do not cover** any bodily injury which results in any manner from the discharge, dispersal, release or escape of vapors, fumes, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials or other irritants, contaminants or pollutants.

   We do cover bodily injury which results from such discharge if the discharge is sudden and accidental.

9. **We do not cover** any property damage consisting of or caused by vapors, fumes, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials or other irritants, contaminants or pollutants.

10. **We do not cover** any bodily injury or property damage arising out of any liability statutorily imposed upon any insured person in any manner, consisting of or caused by vapors, fumes, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials or other irritants, contaminants or pollutants.

11. **We do not cover** bodily injury or property damage arising out of the rendering of, or failure to render, professional services by an insured person.

12. **We do not cover** bodily injury or property damage arising out of the past or present business activities of an insured person.

   We do cover the occasional or part-time business activities of an insured person who is a student under 21 years of age.
13. We do not cover bodily injury or property damage arising out of any premises, other than an insured premises, owned, rented or controlled by an insured person. This exclusion does not apply to bodily injury to a residence employee.

14. We do not cover property damage to property rented to, occupied or used by, or in the care of, an insured person. This exclusion does not apply if the property damage is caused by fire, explosion or smoke.

15. We do not cover any liability an insured person assumes arising out of any contract or agreement.

16. We do not cover bodily injury or property damage caused by war or warlike acts, including, but not limited to insurrection, rebellion or revolution.

Coverage Y

Guest Medical Protection

Losses We Cover Under Coverage Y:

Allstate will pay the reasonable expenses incurred for necessary medical, surgical, x-ray and dental services; ambulance, hospital, licensed nursing and funeral services; and prosthetic devices, eye glasses, hearing aids, and pharmaceuticals. These expenses must be incurred and the services performed within three years from the date of an occurrence causing bodily injury to which this policy applies, and is covered by this part of the policy.

Each person who sustains bodily injury is entitled to this protection when that person is:

1. on the insured premises with the permission of an insured person; or
2. off the insured premises, if the bodily injury: a) arises out of a condition on the insured premises or immediately adjoining ways; b) is caused by the activities of an insured person or a residence employee; c) is caused by an animal owned by or in the care of an insured person; or d) is sustained by a residence employee.

Losses We Do Not Cover Under Coverage Y:

1. We do not cover any bodily injury intended by, or which may reasonably be expected to result from the intentional or criminal acts or omissions of, any insured person. This exclusion applies even if: a) such insured person lacks the mental capacity to govern his or her own conduct; b) such bodily injury is of a different kind or degree than intended or reasonably expected; or c) such bodily injury is sustained by a different person than intended or reasonably expected.

This exclusion applies regardless of whether or not such insured person is actually charged with, or convicted of a crime.

2. We do not cover bodily injury to any insured person or regular resident of the insured premises. However, this exclusion does not apply to a residence employee.

3. We do not cover bodily injury to any person eligible to receive any benefits voluntarily provided, or required to be provided, under any workers’ compensation, non-occupational disability or occupational disease law.

4. We do not cover bodily injury arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of aircraft.

5. We do not cover bodily injury arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of any motor vehicle or trailer. However, this exclusion does not apply to: a) a motor vehicle in dead storage or used exclusively on an insured premises; b) any motor vehicle designed principally for recreational use off public roads, unless that vehicle is owned by an insured person and is being used away from an insured premises; c) a motorized wheel chair;
d) a vehicle used to service an insured premises which is not designed for use on public roads and not subject to motor vehicle registration;

e) a golf cart owned by an insured person when used for golfing purposes;

f) a trailer of the boat, camper, home or utility type unless it is being towed or carried by a motorized land vehicle;

g) lawn or garden implements under 40 horsepower;

h) bodily injury to a residence employee.

6. We do not cover bodily injury arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of watercraft away from an insured premises if the watercraft:

a) has inboard or inboard-outboard motor power of more than 50 horsepower;

b) is a sailing vessel 26 feet or more in length;

c) is powered by one or more outboard motors with more than 25 total horsepower;

d) is designated as an airboat, air cushion, or similar type of watercraft; or

e) is a personal watercraft, meaning a craft propelled by a water jet pump engine and designed to be operated by a person or persons sitting, standing or kneeling on the craft.

This exclusion does not apply to bodily injury to a residence employee.

7. We do not cover bodily injury arising out of:

a) the negligent supervision by any insured person of any person; or

b) any liability statutorily imposed on any insured person arising from the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of any aircraft, watercraft, motorized land vehicle or trailer which is not covered under Section II of this policy.

8. We do not cover any bodily injury which results in any manner from the discharge, dispersal, release, or escape of vapors, fumes, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials or other irritants, contaminants or pollutants.

We do cover bodily injury which results from such discharge if the discharge is sudden and accidental.

9. We do not cover bodily injury arising out of the rendering of, or failure to render professional services by, an insured person.

10. We do not cover bodily injury arising out of the past or present business activities of an insured person.

We do cover the occasional or part-time business activities of an insured person who is a student under 21 years of age.

11. We do not cover bodily injury to any person on the insured premises because of a business activity or professional service conducted there.

12. We do not cover bodily injury arising out of any premises, other than an insured premises, owned, rented or controlled by an insured person. This exclusion does not apply to bodily injury to a residence employee.

13. We do not cover bodily injury caused by war or warlike acts, including, but not limited to insurrection, rebellion, or revolution.

Additional Protection

We will pay, in addition to the limits of liability:

1. Claim Expenses

We will pay:

a) all costs we incur in the settlement of any claim or the defense of any suit against an insured person;

b) interest accruing on damages awarded until such time as we have paid, formally offered, or deposited in court the amount for which we are liable under this policy; interest will be paid only on damages which do not exceed our limits of liability;

c) premiums on bonds required in any suit we defend; we will not pay bond premiums in an amount that is more than our limit of...
liability; we have no obligation to apply for or furnish bonds;

d) up to $150 per day for loss of wages and salary, when we ask you to attend trials and hearings;

e) any other reasonable expenses incurred by an insured person at our request.

2. Emergency First Aid
   We will pay reasonable expenses incurred by an insured person for first aid to other persons at the time of an accident involving bodily injury covered under this policy.

3. Damage To Property Of Others
   At your request, we will pay up to $500 each time an insured person causes property damage to someone else’s property. At our option, we will pay the cost to either repair or replace the property damaged by an insured person, without deduction for depreciation.

   We will not pay for property damage:
   a) to property covered under Section I of this policy;
   b) to property intentionally damaged by an insured person who has attained the age of 13;
   c) to property owned by or rented to an insured person, any tenant of an insured person, or any resident in your household; or
   d) arising out of:
      1) past or present business activities;
      2) any act or omission in connection with a premises, other than an insured premises, owned, rented or controlled by an insured person; or
      3) the ownership or use of a motorized land vehicle, trailer, aircraft or watercraft.

Section II Conditions

1. What You Must Do After An Accidental Loss
   In the event of bodily injury or property damage, you must do the following:
   a) Promptly notify us or our agent stating:
      1) your name and policy number;

2. What An Injured Person Must Do — Coverage Y — Guest Medical Protection
   If someone is injured, that person, or someone acting for that person, must do the following:
   a) Promptly give us written proof of the loss. If we request, this must be done under oath.
   b) Give us written authorization to obtain copies of all medical records and reports.
   c) Permit doctors we select to examine the injured person as often as we may reasonably require.

3. Our Payment Of Loss — Coverage Y — Guest Medical Protection
   We may pay the injured person or the provider of the medical services. Payment under this coverage is not an admission of liability by us or an insured person.
4. **Our Limits Of Liability**
   Regardless of the number of insured persons, injured persons, claims, claimants or policies involved, our total liability under Coverage X — Family Liability Protection for damages resulting from occurrence will not exceed the limit shown on the Policy Declarations. All bodily injury and property damage resulting from continuous or repeated exposure to the same general conditions is considered the result of one occurrence.

   Our total liability under Coverage Y — Guest Medical Protection for all medical expenses payable for bodily injury, to any one person, shall not exceed the 'each person' limit shown on the Policy Declarations.

5. **Bankruptcy**
   We are not relieved of any obligation under this policy because of the bankruptcy or insolvency of an insured person.

6. **Our Rights To Recover Payment — Coverage X — Family Liability Protection**
   When we pay any loss, an insured person’s right to recover from anyone else becomes ours up to the amount we have paid. An insured person must protect these rights and help us enforce them.

7. **Suit Against Us**
   a) No suit or action can be brought against us unless there has been full compliance with all the terms of this policy.
   b) No suit or action can be brought against us under Coverage X — Family Liability Protection until the obligation of an insured person to pay is finally determined either by judgment against the insured person after actual trial, or by written agreement of the insured person, injured person, and us.
   c) No one shall have any right to make us a party to a suit to determine the liability of an insured person.

8. **Other Insurance — Coverage X — Family Liability Protection**
   This insurance is excess over any other valid and collectible insurance except insurance that is written specifically as excess over the limits of liability that apply to this policy.

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**Section III — Optional Protection**

**Optional Coverages You May Buy**

The following Optional Coverages may supplement coverages found in Section I or Section II and apply only when they are indicated on the Policy Declarations. The provisions of this policy apply to each Optional Coverage in this section unless modified by the terms of the specific Optional Coverage.

1. **Coverage BP**
   **Increased Coverage On Business Property**
   The $1,000 limitation on business property located on the residence premises, under Coverage C — Personal Property Protection, is increased to the amount shown on the Policy Declarations. This increased coverage includes property held as samples or for sale or delivery after sale, while the property is on the residence premises.

2. **Coverage DP**
   **Increased Coverage On Electronic Data Processing Equipment**
   The $5,000 limitation on electronic data processing equipment under Coverage C — Personal Property Protection, and the recording or storage media used with that equipment, is increased to the amount shown on the Policy Declarations.

3. **Coverage F**
   **Fire Department Charges**
   The $500 limit applying to the fire department service charges under Additional Protection is increased to the amount shown on the Policy Declarations.

4. **Coverage I**
   **Increased Coverage On Building Improvements**
   The limit of liability applying to building improvements covered in this policy is increased to the amount shown on the Policy Declarations.
5. **Coverage J**
Extended Coverage On Jewelry, Watches and Furs

**Coverage C — Personal Property Protection** is extended to pay for sudden and accidental direct physical loss to the following property, subject to the provisions in this coverage:

a) jewelry, watches, gems, precious and semi-precious stones, gold, platinum; and
b) furs, including any item containing fur which represents its principal value.

The total amount of coverage and per item limit is shown on the Policy Declarations. This amount is not in addition to the amount of insurance applying to **Coverage C — Personal Property Protection**. However, in no event will coverage be less than would have applied in the absence of **Coverage J**.

**We** do not cover loss caused by or consisting of:

a) intentional or criminal acts of or at the direction of any **insured person**, if the loss that occurs:
   1) may be reasonably expected to result from such acts; or
   2) is the intended result of such acts.

b) wear and tear, gradual deterioration, inherent vice, insects or vermin;

c) nuclear action, meaning nuclear reaction, discharge, radiation or radioactive contamination or any consequence of any of these. Loss caused by nuclear action is not considered a loss by fire, explosion or smoke.

**We** do cover sudden and accidental direct physical loss by fire resulting from nuclear action.

d) war or warlike acts, including, but not limited to insurrection, rebellion or revolution.

e) failure by any **insured person** to take all reasonable steps to preserve property during and after a loss or when the property is endangered by a cause of loss we cover.

Any deductible shown on the Policy Declarations applicable to **Coverage C — Personal Property Protection**, also applies to a loss under this coverage.

6. **Coverage K**
Incidental Office, Private School or Studio

**a)** The $200 and $1,000 limits applying to property used or intended for use in a business under **Coverage C — Personal Property Protection** do not apply to equipment, supplies and furnishings used in a described office, private school or studio at your residence premises. This does not include electronic data processing equipment or the recording or storage media used with that equipment.

The **Coverage K** limits are shown on the Policy Declarations. The first limit applies to property on the residence premises. The second limit applies to property while away from the residence premises. These limits are not in addition to **Coverage C — Personal Property Protection, Limitations On Certain Personal Property** on property used or intended for use in a business. The increased coverage does not include property held for sample, sale or delivery after sale.

**b)** **Coverage X — Family Liability Protection** and **Coverage Y — Guest Medical Protection** are extended to cover a described office, private school or studio occupied by an **insured person**. The occupancy of the described property shall not be considered a business.

**We** do not cover bodily injury to:

a) any employee other than a residence employee; or

b) any person arising out of corporal punishment administered by or at the direction of an **insured person**.

7. **Coverage LR**
Lock Replacement

**Coverage C — Personal Property Protection** is extended to include reasonable expenses you incur to replace or re-key exterior door locks at the residence premises with locks or cylinders.
of like kind and quality. Coverage is provided when a key to a lock is stolen as part of a covered theft loss. The limit of liability under this coverage following any one theft loss is $250.

8. **Coverage M**
   **Increased Coverage On Money**
   The $200 limitation on money, bullion, bank notes, coins and other numismatic property under **Coverage C — Personal Property Protection** is increased to the amount shown on the Policy Declarations.

9. **Coverage P**
   **Business Pursuits**
   **Coverage X — Family Liability Protection** and **Coverage Y — Guest Medical Protection** are extended to cover specified business pursuits of an insured person.

   We do not cover:
   a) bodily injury or property damage arising out of the business pursuits of an insured person when the business is owned or financially controlled by the insured person. This also means a partnership or joint venture of which an insured person is a partner or member;
   b) bodily injury or property damage arising out of the rendering or failure to render a professional service of any nature, other than teaching;
   c) bodily injury to a fellow employee of an insured person arising out of and in the course of employment;
   d) bodily injury or property damage when an insured person is a member of a teaching staff or faculty of any school or college and the bodily injury or property damage arises out of the maintenance or use of saddle animals, vehicles used with saddle animals, motorized land vehicles, aircraft or watercraft when owned, hired or operated by an insured person or used for the purpose of instruction; or
   e) bodily injury to any person arising out of corporal punishment administered by or at the direction of an insured person when an insured person is a member of the teaching staff or faculty of any school of instruction; or

10. **Coverage S**
    **Increased Coverage On Securities**
    The $1,000 limitation on accounts, bills, deeds, evidences of debt, letters of credit, notes other than bank notes, passports, securities, tickets, or stamps, including philatelic property, covered under **Coverage C — Personal Property Protection**, is increased to the amount shown on the Policy Declarations.

11. **Coverage SE**
    **Portable Cellular Communication Systems**
    **Coverage C — Personal Property Protection** is extended to portable cellular communication systems in or upon a motorized land vehicle or watercraft. This coverage applies only to portable systems that can be powered by electricity from a motorized land vehicle or watercraft. Coverage applies whether or not the portable cellular communication system is used in a business. The amount of coverage is shown on the Policy Declarations.

12. **Coverage ST**
    **Increased Coverage On Theft Of Silverware**
    The $2,500 limitation on theft of silverware, pewterware and goldware under **Coverage C — Personal Property Protection** is increased to the amount shown on the Policy Declarations.
IN WITNESS WHEREOF, Allstate has caused this policy to be signed by its Secretary and its President at Northbrook, Illinois, and if required by state law, this policy shall not be binding unless countersigned on the Policy Declarations by an authorized agent of Allstate.

Secretary

President,
Personal Property & Casualty