THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT TO CONTRACT PROVISIONS

(Appplies to HO-3R, HO-6R & HO-9R unless otherwise noted)

DEFINITIONS

5. "Collapse" is deleted and replaced by the following:

b. Designed for assisting the handicapped.

Subject to the provisions under Special Amounts of Insurance we also cover:

5. "Collapse" means:

a. Used solely to service any residence; or

b. Motorized golf carts and their equipment and accessories; and

b. Motorized vehicles designed or modified to operate at speeds not to exceed 15 miles per hour and for use off public roads.

SECTION I

SECTION I - PROPERTY WE COVER

COVERAGE C - Personal Property Protection

Under Property We Do Not Cover:

Item 1 is deleted.

Item 3 is deleted and replaced by the following:

3. "Motor vehicle(s)". This includes but is not limited to the following while in or upon a "motor vehicle".

a. Equipment, accessories, and parts; or

b. Any device or instrument for the transmitting, recording, receiving or reproduction of data, sound or pictures which is permanently installed in a "motor vehicle". We do not cover antennas, tapes, wire, discs or other media, for use with any such device or instrument.

We do cover "motor vehicle(s)" or all other motorized land conveyances not subject to motor vehicle registration which are:

Under COVERAGE D - Loss of Use Protection:

The lead-in paragraph is deleted and replaced by the following:

The SECTION I - LOSSES WE DO NOT COVER apply to the coverage provided under Loss of Use below. The amount of insurance for Loss of Use shown in the Declarations is the total limit for the coverages that follow.

Item 3. Prohibited Use is deleted and replaced by the following:
3. Prohibited Use. If a loss covered under SECTION I - LOSSES WE COVER results in an order from a civil authority prohibiting you from the use of the "residence premises" as a result of direct damage to neighboring premises by a loss covered under SECTION I - LOSSES WE COVER, we cover the Additional Living Expense or Fair Rental Value loss as provided under 1. and 2. above for not more than two weeks.

ADDITIONAL COVERAGES

The lead-in paragraph is deleted and replaced by the following:

Unless specifically addressed elsewhere in this policy, the coverages provided below are the only coverages provided for the following. The SECTION I - LOSSES WE DO NOT COVER apply to these coverages unless otherwise stated.

Under 6. Credit Card Coverage and Identity Fraud Expense Coverage, item b., "Expenses" (3) is deleted and replaced by the following:

(3) Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies, merchants, and/or legal counsel, or to complete fraud affidavits, not to exceed $250 per day:

HO- 3R and HO- 9R only:

Under 12. Glass or Safety Glazing Material the third paragraph is deleted and replaced by the following:

This coverage does not include loss on the "residence premises" if the dwelling has been vacant for more than 180 consecutive days immediately before the loss. An insured dwelling being constructed is not considered vacant.

HO- 6R only:

Under 11. Glass or Safety Glazing Material the third paragraph is deleted and replaced by the following:

This coverage does not include loss on the "residence premises" if the building containing the "residence premises" has been vacant for more than 180 consecutive days immediately before the loss. An insured dwelling being constructed is not considered vacant.

HO- 3R only:

Under 18. War, item b. is deleted and replaced by the following:

b. Abandonment as a consequence of "war";

SECTION I - LOSSES WE COVER

COVERAGE C - PERSONAL PROPERTY PROTECTION

Under 9. Theft, item a. is deleted and replaced by the following:

a. Committed by any "insured" or any other person regularly residing on any part of the "insured location" for a period in excess of thirty consecutive days, even if other permanent residency is established or claimed elsewhere.

Under 14. Freezing is deleted and replaced by the following:

34. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.

This peril does not include loss on the "residence premises" while the dwelling is unoccupied, if you have failed to:

a. Maintain heat in the building; or

b. Shut off the water supply and drain the system and appliances of water.

SECTION I - LOSSES WE DO NOT COVER

HO- 3R and HO- 9R only:
LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND OTHER STRUCTURES PROTECTION

Item 1.a. is deleted and replaced by the following:

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 and then, only if you have failed to:

(1) Maintain heat in the building; or
(2) Shut off the water supply and drain the system and appliance of water.

HO-9R only:

SECTION I - LOSS SETTLEMENT

Under item 4. Loss Settlement - Personal Property, LOSS SETTLEMENT; Item b. is deleted and replaced by the following:

b. We will pay no more than the "actual cash value" until repair or replacement of the damaged property is completed, unless the entire loss is less than $5,000.

SECTION I - CONDITIONS

Item 7. Other Insurance is deleted and replaced by the following:

7. Other Insurance. Other insurance includes the coverage and any deductible required by such other insurance.

If a loss covered by this policy is also covered by other insurance, we will pay as follows:

HO-ACP (07-12)
This exclusion does not apply to the ownership, maintenance, permissive use, loading or unloading of:

SECTION I and II - CONDITIONS

6. Subrogation is changed in the HO-3R only:

Under item 6. Subrogation, the first paragraph is deleted and replaced by the following:

6. Subrogation. Any "insured" may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.

Item 8. Assignment is deleted and replaced by the following:

8. Assignment. Assignment of any claim or this policy will not be valid unless we give our written consent.