

Householders Named Perils Extension - Form 994T

1. On Premises

If the Coverage Summary Page indicates Form 994T applies, we insure the following peril in addition to the coverages provided under the Basic Contents coverage, Form 994D:

Theft from the premises, including damage caused by attempted theft.

This peril does not include loss or damage:

1. to property in or from a dwelling under construction or "Vacant", or of materials and supplies for use in the construction until the dwelling is completed and ready to be occupied, even if permission for construction or vacancy has been given by us.
2. to animals, birds or fish.

The following extensions are also included:

2. Property Temporarily Removed

10% of the limit of insurance provided shall apply to personal property while temporarily removed from the Principal Residence premises, against direct loss, destruction or damage caused by the following perils, except as herein provided.

1. fire, explosion, falling object, impact by aircraft, spacecraft or land vehicle, lightning, riot, rupture, water escape, freezing, smoke, windstorm or hail, vandalism or malicious acts, excluding loss or damage to property insured contained in a building, directly or indirectly caused by theft or attempt thereat;
2. collision, upset, overturn, derailment, stranding or sinking of any automobile or attached trailer or any conveyance of a common carrier by land, water or air in which the insured property is being carried;
3. robbery;
 - a. theft of entire trunks, travelling bags or other shipping packages with their contents from rooms temporarily occupied by the Insured for residence purposes, or when checked by any hotel, boarding house, or public parcel room, or
 - b. theft from the fully enclosed body or luggage compartment of a private passenger automobile the doors and windows of which have been locked.

The insurance provided by this Section shall not cover at the premises of any Secondary, Summer or Seasonal Dwelling owned by the Insured, nor in a storage warehouse.

Optional Extensions - At the option of the Insured:

Not exceeding \$2,000 of the limit of insurance provided may be applied to insure damage (except by fire) to the Principal Residence premises, directly caused by theft or attempt thereat, and for damage to the interior of that part of any building occupied by the Insured at the premises caused by vandalism or malicious acts committed therein.

Loss or Damage Not Insured

We do not insure:

1. outdoor trees, shrubs, plants and lawns, except as provided under Additional Coverages;
2. loss or damage due to theft or attempted theft, burglary or robbery, vandalism, or malicious acts from that part of your premises which you rent to others, caused by any tenant, tenant's guests or employees, or members of their household;
3. loss or damage due to theft, attempted theft, burglary or robbery, vandalism, or malicious acts caused by you or anyone living in your household;
4. loss or damage to property at any fairground, exhibition, or exposition for the purpose of exhibiting;
5. loss or damage to mobile home contents unless the mobile home is in a stationary (immobile) condition, securely blocked at all four corners;
6. loss or damage to contents occurring while the mobile home is being moved except in an emergency to protect it when endangered by an Insured Peril. Moving includes the period of time during which the leveling jacks or blocks are removed or all utilities are disconnected;
7. loss or damage as stated in the "**Loss or Damage Not Insured**" section of the General Conditions.

All other Terms and Conditions of the Basic Form 994D also apply to this endorsement.