

# Renters Policy

Policy issued by:



**Aegis Security Insurance Company**

A Stock Insurer  
2407 Park Drive  
Harrisburg, PA 17105

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**AGREEMENT**

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**We** will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

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**DEFINITIONS**

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Throughout this policy, "**you**" and "**your**" refer to the "**named insured**" shown in the Declarations and the Spouse if a resident of the **residence premises**. "**We**," "**us**" and "**our**" refer to the Company providing this insurance. In addition, certain words and phrases are defined as follows:

1. "**Actual cash value**" means the amount it would cost to repair, rebuild, or replace the item with like kind and quality, less a fair and reasonable deduction for physical depreciation based upon its condition at the time of loss.
2. "**Bodily injury**" means bodily harm, sickness or disease, including required care, loss of services and death resulting therefrom.
3. "**Business**" means any full-time or part-time trade, profession, occupation or activity engaged in for monetary or other compensation. This definition includes the providing of home day care services to a person other than an **insured**. Mutual exchange of home day care services or the providing of home day care services by an **insured** to a relative of an **insured** is not considered a **business**.
4. "**Insured**" means **you** and the following residents of the **residence premises**:
  - a. **Your** relatives;
  - b. Any other person under the age of 21 who is in the care of any person named above.  
Under Section II, "**insured**" also means:
    - c. With respect to animals to which this policy applies, any person or organization legally responsible for these animals which are owned by **you** or any person included in 4.a. or 4.b. above. A person or organization using or having custody of these animals in the course of any **business** or without permission of the owner is not an **insured**;
    - d. With respect to any vehicle to which this policy applies:
      - (1) Any person while engaged in **your** employment or the employment of any person included in 4.a. or 4.b. above; or
      - (2) Any other person using the vehicle on an **insured location** with **your** permission.
5. "**Insured location**" means:
  - a. The **residence premises**;
  - b. The part of any other premises, other structures and grounds used by **you** as a residence and:
    - (1) Which is shown in the Declarations; or
    - (2) Which is acquired by **you** during the policy period for **your** use as a residence;
  - c. Any premises used by **you** in connection with the premises included in 5.a. or 5.b. above;
  - d. Any part of a premises not owned by an **insured** and where an **insured** is temporarily residing;
  - e. Vacant land, other than farm land, owned by or rented to an **insured**;
  - f. Individual or family cemetery plots or burial vaults of an **insured**;
  - g. Land owned by or rented to an **insured** on which a one or two family dwelling is being built as a residence for an **insured**;
  - h. Any part of a premises occasionally rented to an **insured** for other than **business** purposes.
6. "**Occurrence**" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results during the policy period, in:

- a. **Bodily injury**; or
  - b. **Property damage**
7. "**Property damage**" means physical injury to, destruction of, or loss of use of tangible property.
8. "**Residence employee**" means:
- a. An employee of an **insured** whose duties are related to the maintenance or use of the **residence premises**, including household or domestic services; or
  - b. One who performs similar duties elsewhere not related to the **business** of an **insured**.
9. "**Residence premises**" means:  
The one family dwelling, other structures and grounds where **you** reside and which is shown as the "**Residence premises**" in the Declarations.
10. "**Unoccupied**" means neither **you** nor **your** guest has slept overnight in the **residence premises** for a period of 30 consecutive days immediately prior to the loss. If the exact date of loss cannot be determined, the date of loss shall be the date the damage is discovered.

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#### SECTION I – LOSS DEDUCTIBLE

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Under Section I of the policy, **we** cover only that part of the loss over the deductible stated in the Declarations. With respect to loss to property covered under this policy, the deductible shall apply separately to each **occurrence**. The deductible does not apply to Coverage D Loss of Use.

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#### SECTION I – PROPERTY COVERAGES

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##### COVERAGE C – Personal Property

**We** cover personal property owned or used by an **insured**, subject to the limits in the Declarations and provisions of this policy.

**Our** limit of liability for personal property usually located in, at or on 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.

**Special Limits of Liability.** These limits do not increase the Coverage C limit of liability and are subject to the terms and conditions of the entire policy, including Property Not Covered immediately below. The special limit for each following numbered category is the total limit for each loss for all property in that numbered category.

1. \$200 on money, numismatic property, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
2. \$2,500 on property, on the **residence premises**, used at any time or in any manner for any **business** purpose.
3. \$250 on property, away from the **residence premises**, used at any time or in any manner for any **business** purpose.
4. \$1,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps.

5. \$1,000 on watercraft, including their trailers, furnishings, equipment and outboard engines or motors.
6. \$1,000 on trailers not used with watercraft.
7. \$1,000 on grave markers.
8. \$1,000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones.
9. \$2,500 for loss by theft of silverware, goldware, pewter, and platinum, including:
  - a. Silver or gold-plated ware, plateware, flatware, hollowware, tea sets, trays, trophies and the like;
  - b. Other utilitarian items made of or including silver, gold, pewter or platinum.
10. \$2,000 for loss by theft of firearms.
11. \$2,500 on computers and electronic data processing equipment.
12. \$500 on antiques, fine arts, paintings and similar items of rarity, antiquity or irreplaceability, memorabilia, souvenirs, collectible items of every kind, including but not limited to baseball and other card collections and similar articles whose age or collectible demand contributes to their value.
13. \$500 on loss by theft of rugs, carpets, or other woven or knit floor coverings or wall hanging.
14. \$500 on all photographic and video equipment, including but not limited to cameras, dark room equipment, video recorders, players, editors, and related equipment.
15. \$500 on all glassware and crystal, including:
  - a. Decanters, goblets, tea sets, trays, trophies and the like;
  - b. Other utilitarian items made of or including crystal.
16. \$500 for loss to electronic apparatus, while not in or upon a motor vehicle or other motorized land conveyance, if the electronic apparatus is designed to be operated solely by power from the electrical system of the vehicle or conveyance. Electronic apparatus includes:
  - a. Accessories or antennas;
  - b. Any device or instrument for the transmitting, recording, receiving or reproduction of sound or picture; or
  - c. Tapes, wires, records, discs or other media for use with any electronic apparatus.
17. \$1,000 on musical instruments.
18. \$2,000 on tools.
19. \$250 on prescription medications.

**Property Not Covered.** We do not cover any of the following:

1. Articles separately described and specifically insured in this or any other insurance;
2. Animals, birds or fish.
3. Motor vehicles or all other motorized land conveyances. This includes:
  - a. Their equipment and accessories; or
  - b. Electronic apparatus that is designed to be operated solely by power from the electrical system of motor vehicles or all other motorized land conveyances. Electronic apparatus includes;
    - (1) Accessories or antennas;
    - (2) Any device or instrument for the transmitting, recording, receiving or reproduction of sound or picture; or
    - (3) Tapes, wires, records, discs or other media for use with any electronic apparatus.

The exclusion of property described in 3.a. and 3.b. above applies only while the property is in or upon the vehicle or conveyance.

**We** do cover vehicles or conveyances not subject to motor vehicle registration which are:

- a. Used to service an **insured's residence premises**; or

- b. Designed for assisting the handicapped.
- 4. Aircraft and parts (Aircraft means any contrivance used or designed for flight).
- 5. Drones, model, hobby or any other unmanned aircraft.
- 6. Property of roomers, boarders or other tenants, except property of roomers and boarders related to an **insured**.
- 7. Property in an apartment regularly rented or held for rental to others by an **insured**.
- 8. Property rented or held for rental to others off the **residence premises**.
- 9. Electronic data of any type, including such data stored in:
  - a. Books of account, drawings or other paper records; or
  - b. Electronic data processing tapes, wires, records, discs or other software media; containing information or data. But, **we** do cover the cost of blank or unexposed records and media.
- 9. Credit cards or fund transfer cards except as provided in Additional Coverages 6.
- 10. **Business** property in storage or held as a sample or for sale or delivery after the sale.
- 11. **Business** property pertaining to a **business** actually conducted on the **residence premises**.
- 12. **Business** property away from the **residence premises**.
- 13. Farm personal property.
- 14. Controlled Substances as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812. Controlled Substances include but are not limited to cocaine, LSD, marijuana and all narcotic drugs. With the exception of marijuana, this exclusion does not apply to prescription drugs possessed for the legitimate use by an **insured** following the lawful orders of a licensed health care professional. Marijuana, medicinal or otherwise, is not covered under any circumstances.
- 15. Marijuana or cannabis plants, or any items or paraphernalia used to grow or cultivate marijuana or cannabis plants.
- 16. Watercraft that are more than 20 feet in length or motorized with more than a 15 horsepower engine.

#### COVERAGE D – Loss Of Use

The limit of liability for Coverage D is listed in the Declarations.

- 1. If a loss covered under this Section makes that part of the **residence premises** where **you** reside uninhabitable, **we** cover:

**Additional Living Expense**, meaning any reasonable and necessary increase in living expenses incurred by **you** so that **you** can maintain **your** normal standard of living.

Payment shall be for the shortest time required to repair or replace the damage or, if **you** permanently relocate, the shortest time required for **you** to settle elsewhere.

- 2. If a civil authority prohibits **you** from use of the **residence premises** as a result of direct damage to neighboring premises by a Peril Insured Against in this policy, **we** cover the Additional Living Expense for a period not exceeding two (2) weeks during which use is prohibited. The periods of time above are not limited by expiration of this policy.

**We** do not cover loss or expense due to cancellation of a lease or agreement.

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#### SECTION I - ADDITIONAL COVERAGES

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THE FOLLOWING ADDITIONAL COVERAGES ARE SUBJECT TO ALL THE TERMS, PROVISIONS,

**EXCLUSIONS AND CONDITIONS OF THIS POLICY.**

1. **Debris Removal.** We will pay **your** reasonable expense for the removal of:
  - a. Debris of covered property if a Peril Insured Against causes the loss; or
  - b. Ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

This expense is included in the limit of liability of Coverage A. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability of Coverage A, an additional 5% of the Coverage A limit of liability is available for debris removal expense.

We will also pay **your** reasonable expense for the removal of fallen trees from the **residence premises** if the fallen tree damages covered property and a Peril Insured Against under Coverage C causes the tree to fall. **Our** limit of liability for this coverage will not be more than \$500 in the aggregate for any one loss.

Debris removal coverage does not include asbestos testing, abatement and/or removal. Water and moisture are not debris for purposes of this policy.

2. **Reasonable Repairs.** We will pay the reasonable cost incurred by **you** for reasonable and necessary repairs made solely to protect covered property from further damage provided coverage is ultimately afforded for the loss. **We** will not pay for repairs of damage caused by an excluded or non-covered peril. **We** will not pay for repairs made as a preventative measure prior to an actual loss. This coverage does not relieve **you** of **your** duties, in case of loss to covered property, as set forth in Section I – Condition 2.c.
3. **Trees, Shrubs and Other Plants.** We cover trees, shrubs, plants or lawns on the **residence premises**, for loss caused by the following Perils: Fire or lightning, Explosion, Riot or Civil Commotion, Aircraft, Vehicles not owned or operated by a resident of the **residence premises**, Vandalism or malicious mischief or Theft.

The limit of liability for this coverage shall not exceed 5% of the limit of liability that applies to Coverage A for all trees, shrubs, plants and lawns nor more than \$500 for any one tree, shrub or plant. **We** do not cover property grown for **business** purposes. **We** also do not cover cannabis plants or marijuana plants.

This coverage is additional insurance.

4. **Fire Department Service Charge.** We will pay up to \$250 for **your** liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against. **We** do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response. This coverage is additional insurance. No deductible applies to this coverage.
5. **Property Removed.** We insure covered property removed from a premises endangered by a Peril

Insured Against. While removed, the property is covered for direct loss from a peril insured against for no more than 30 days. This coverage does not change the limit of liability that applies to the property removed.

6. **Credit Card, Fund Transfer Card, Forgery and Counterfeit Money.**

**We** will pay up to \$500 for:

- a. The legal obligation of an **insured** to pay because of the theft or unauthorized use of credit cards issued to or registered in an **insured's** name;
- 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;
- c. Loss to an **insured** caused by forgery or alteration of any check or negotiable instrument; and
- d. Loss to an **insured** through acceptance in good faith of counterfeit United States or Canadian paper currency.

**We** do not cover use of a credit card or fund transfer card by a resident of the **residence premises**, a person who has been entrusted with the credit card or fund transfer card or any person if an **insured** has not complied with all terms and conditions under which the credit card is issued.

**We** do not cover loss arising out of **business** pursuits or dishonesty of an **insured**.

All loss resulting from a series of acts committed by any one person or in which any one person is concerned or implicated is considered to be one loss.

This coverage is additional insurance. No deductible applies to this coverage.

7. **Collapse. We** insure for direct physical loss to covered property caused by the actual collapse of the entire building or any part of a building structure. This coverage does not apply to **property damage** caused by collapse of pipes, casings, pilings or stilts.

Collapse means the sudden and actual falling down to the ground of a building or any part of a building. Collapse does not include settling, cracking, shrinking, bulging, expansion, sagging or bowing of a building or any part of a building. A building or any part of a building that is in danger of falling down or caving in is not considered to be in a state of collapse. A part of a building that is standing is not considered to be in a state of collapse even if it has separated from another part of the building.

For coverage to apply, the collapse of an entire building or any part of a building must be caused by one or more of the following:

- a. Fire or lightning, windstorm or hail, explosion, riot or civil commotion, aircraft including self-propelled missiles and spacecraft, vehicles, vandalism or malicious mischief, theft, falling objects, freezing or volcanic eruption;
- b. Hidden decay of the building structure, unless the presence of such decay is known or should be known to an **insured** prior to collapse;
- c. Hidden insect or animal damage, unless the damage is known or should be known to an **insured** prior to collapse;
- d. Weight of people, animals, equipment, or personal property;
- e. Weight of snow, ice, or sleet which collects on a roof;

Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under Items b, c, d, or e unless the loss is a direct result of the collapse of a building.

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

This coverage does not apply to land, including land on which the dwelling is located.

8. **Loss Assessment.** We will pay up to \$1000, or a higher limit if specified the declarations for loss assessments, for **your** share of any loss assessment charged during the policy period against all property owners by a corporation or association of property owners. This only applies when the assessment is made as a result of each direct loss to the property, owned by all property owners collectively, caused by a Peril Insured Against under Coverage A – Dwelling, other than earthquake or land shock waves or tremors before, during or after a volcanic eruption. This coverage applies only to loss assessments charged against **you** as owner of the **residence premises**.

We do not cover loss assessments charged against **you** or a corporation or association of property owners by any governmental body.

9. **Building Additions and Alterations.** We cover under Coverage C the building improvements or installations, made or acquired at **your** expense, to that part of the **residence premises** used exclusively by **you**. The limit of liability for this coverage will not be more than 10% of the limit of liability that applies to Coverage C. This coverage is additional insurance.

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## SECTION I – PERILS INSURED AGAINST

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### COVERAGE C – PERSONAL PROPERTY

We insure for sudden and accidental direct physical loss to the property described in Coverage C cause by a peril listed below unless the loss is excluded in Section I – Exclusions.

1. **Fire or lightning.**
2. **Windstorm or hail.** This peril does not include loss to the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening. This peril includes loss to watercraft and its trailers, furnishings, equipment, and outboard motors, only while inside a fully enclosed building.
3. **Explosion.**
4. **Riot or civil commotion.**
5. **Aircraft, including self-propelled missiles and spacecraft.**
6. **Vehicles.** This peril does not include loss caused to a fence, driveway or walk caused by a vehicle owned or operated by a resident of the **residence premises**.



7. **Smoke**, meaning sudden and accidental damage from smoke. This peril does not include loss caused by smoke from agricultural smudging or industrial operations.
8. **Vandalism or malicious mischief**. This peril does not include loss to property in or on the **residence premises** if the dwelling was **unoccupied** at the time of loss.
9. **Burglary**. Burglary means that **we** cover personal property only when:
  - a. It is within the **insured location**;
  - b. The **insured location** is forcibly entered; and
  - c. There exists evidence of such forcible entry.

Any loss by burglary must be immediately reported to the police. The coverage is subject to the limit shown under Coverage C – Personal Property. Any reference to theft throughout this policy is replaced by reference to this peril of burglary.

10. **Falling objects**. This peril does not include loss to property contained in the building unless the roof or an outside wall of the building is first damaged by a falling object. Damage to the falling object itself is not included.
11. **Weight of ice, snow or sleet** which causes damage to a building or property contained in the building.
12. **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.

This peril does not include loss:

- a. To the appliance or system from which the water or steam escaped;
  - b. Caused by or resulting from freezing, except as provided in the peril of freezing below;
  - c. On the **residence premises** caused by accidental discharge or overflow which occurs off the **residence premises**.
  - d. If the dwelling is **unoccupied** at the time of the loss.
13. **Sudden and accidental tearing apart, cracking, burning or bulging** of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water. **We** do not cover loss caused by or resulting from freezing under this peril.
  14. **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**, unless **you** have used reasonable care to:

- a. Maintain heat in the building; or
- b. Shut off the water supply and drain the system and appliances of water.

15. **Sudden and accidental damage from artificially generated electrical current.** This peril does not include electronic devices, including but not limited to audio equipment such as stereos, MP3 players and cellular phones, video equipment such as televisions, DVD players and gaming devices, computers, printers, and photography equipment.
16. **Volcanic Eruption** other than loss caused by earthquake, land shock waves or tremors.

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#### SECTION I – EXCLUSIONS

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**We** do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

1. **Ordinance or Law**, meaning enforcement of any ordinance or law regulating the construction, repair, or demolition of a building or other structure, unless specifically provided under this policy. This includes the following:
  - a. Requirements which result in a loss in value to property;
  - b. Requiring any **insured** or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants: or
  - c. Requiring asbestos testing, remediation and /or abatement.
  - d. Pollutant means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
  - e. This exclusion applies whether or not the property has been physically damaged.
2. **Earth movement**, includes but is not limited to any loss caused by, resulting from, contributed to or aggravated by earthquake, including land shock waves or tremors before, during or after a volcanic eruption; landslide; erosion; mine or wind subsidence; mudflow; earth expanding, contracting , settling, shrinking, sinking, rising or shifting; unless direct loss:
  - a. By fire;
  - b. By explosion other than the explosion of a volcano; or
  - c. To glass or safety glazing material which is part of a building, storm door or storm window by breakage;ensues and then **we** will pay only for the ensuing loss.
3. **Water Damage**, meaning loss or damage caused by, contributed to or aggravated by any of the following regardless of whether caused by an act of nature or otherwise:
  - a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water or tidal waves, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
  - b. Water which backs up through sewers or drains or overflows or is otherwise discharged from a sump, sump pump or related equipment;
  - c. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
  - d. Waterborne material carried or otherwise moved by any of the water referred to in Exclusion a. through c. above.

This exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

Direct loss by fire, explosion or theft resulting from water damage is covered.

4. **Power Interruption**, meaning the interruption of power or other utility service if the interruption takes place away from the **residence premises**. If a Peril Insured Against ensues on the **residence premises**, **we** will pay only for loss caused by the ensuing peril.
5. **Neglect**, meaning neglect of any **insured** to use all reasonable means to save and preserve property at and after the time of a loss.
6. **War**, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon will be deemed a warlike act even if accidental.
7. **Nuclear Hazard**, to the extent set forth in the Nuclear Hazard Clause of Section I – Conditions.
8. **Intentional Loss**, meaning any loss arising out of any act committed by or at the direction of an **Insured**.
9. **We** do not cover any loss, resulting directly or indirectly from damage done to **your** property, by **you** or **your** family member or anyone having a financial interest in **your** property if the **property damage** is done with malicious intent which is expected or intended to cause **property damage**.
11. **We** do not insure for loss resulting from any manufacturing, production or operation, engaged in:
  - a. The growing of plants; or
  - b. The manufacture, production, operation or processing of chemical, biological, animal or plant materials.
12. **We** do not insure for loss resulting directly or indirectly from damage done to **your** property by hydrofracking or flowback including sinkhole collapse. Hydrofracking or hydraulic fracturing means the process by which water, proppants and/or chemicals are injected at high pressure into underground geologic formations to create fractures, to facilitate the extraction of natural gas and/or oil. Flowback or produced water means any wastewater containing returned hydrofracking fluid, including but not limited to water, proppants, hydrofracking liquid additives; and any hydrocarbon compounds, salts, conventional pollutants, organics, metals, and naturally occurring radioactive material brought to the surface with the wastewater.

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#### SECTION I – CONDITIONS

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1. **Insurable Interest and Limit of Liability**. Even if more than one person has an insurable interest in the property covered, **we** will not be liable:
  - a. To any **insured** for more than the amount of the **insured's** interest at the time of loss; or
  - b. For more than the applicable limit of liability;whichever is less.

2. **Your Duties After Loss.** In case of a loss to which this insurance may apply, **we** have no duty to provide coverage under this policy if **you** fail to comply with the following duties and **your** failure to comply is prejudicial to **us**. These following duties must be performed by **you**, an **insured** or a representative of either.
  - a. Give immediate notice to **us** or **your** licensed insurance agent or broker. **You** must file a police report if the cause of loss is theft, burglary, robbery, vandalism or malicious mischief. A list of all property stolen or damaged must be included in the police report.
  - b. In case of loss under Credit Card or Fund Transfer Card coverage, also immediately notify the credit card or fund transfer card company;
  - c. Protect the property from further damage, make reasonable and necessary repairs required to protect the property and keep an accurate record of repair expenditures;
  - d. As often as **we** reasonably require:
    - (1) Exhibit the damaged property;
    - (2) Provide **us** with records and documents **we** request and permit **us** to make copies; and
  - e. Submit to **us** within 60 days after **we** request, **your** signed, sworn proof of loss which sets forth, to the best of **your** knowledge and belief:
    - (1) The time and cause of loss;
    - (2) Interest of the **insured** and all others in the property involved and all encumbrances on the property;
    - (3) Other insurance which may cover the loss;
    - (4) Changes in title or occupancy of the property during the term of the policy;
    - (5) Specifications of any damaged building and detailed estimates for repair of the damage;
    - (6) An inventory of damaged personal property described in 2.c.;
    - (7) Receipts for additional living expenses incurred;
    - (8) Evidence or affidavit supporting a claim under the Credit Card, Fund Transfer Card, Forgery and Counterfeit Money coverage stating the amount and cause of loss.
  - f. Prepare an inventory of damaged personal property showing in detail, the quantity, description, **actual cash value** and amount of loss. Attach to the inventory all bills, receipts and related documents that justify the figures in the inventory;
3. **Loss Settlement.** Covered property losses are settled as follows:
  - a. Personal property;
  - b. Awnings, carpeting, domestic appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings; at **actual cash value** at the time of loss but not exceeding the amount required to repair or replace.
4. **Loss to a Pair or Set.** In case of loss to a pair or set **we** may elect to:
  - a. Repair or replace any part to restore the pair or set to its value before the loss; or
  - b. Pay the difference between **actual cash value** of the property before and after the loss.
5. **Glass Replacement.** Loss for damage to glass caused by a Peril Insured Against will be settled on the basis of replacement with safety glazing materials when required by ordinance or law.
6. **Appraisal.** If **you** and **we** fail to agree as to the **actual cash value** or the amount of loss, then, on the written request of either, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty (20) days of the request. Where the request is accepted, the appraisers shall first select a competent and disinterested umpire; and failing for

fifteen (15) days to agree upon the umpire, then, on request of the **insured** or this Company, the umpire shall be selected by a judge of a court of record in the state in which the property covered is located. Appraisal proceedings are informal unless **you** and **we** mutually agree otherwise. For purposes of this section, "informal" means that no formal discovery shall be conducted, including depositions, interrogatories, requests for admissions, or other forms of formal civil discovery, no formal rules of evidence shall be applied, and no court reporter shall be used for the proceedings. The appraisers shall then appraise the loss, stating separately **actual cash value** and loss to each item; and failing to agree, shall submit their differences, only to the umpire. An award in writing, so itemized, of any two when filed with this company shall determine the amount of the **actual cash value** and loss. Each appraiser shall be paid by the party selecting him or her and the expenses of appraisal and umpire shall be paid by the parties equally.

7. **Other Insurance.** This insurance is excess over any other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.
8. **Suit Against Us.** No suit or action on this policy for the recovery of any claim shall be sustainable in any court of law or equity unless all the requirements of this policy shall have been complied with and unless commenced within twelve (12) months after inception of the loss.
9. **Our Option.** If **we** give **you** written notice within 30 days after **we** receive **your** signed, sworn proof of loss, **we** may repair or replace any part of the property damaged with equivalent property.
10. **Loss Payment.** **We** will adjust all losses with **you**. **We** will pay **you** unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 30 days after **we** receive **your** proof of loss and:
  - a. Reach an agreement with **you**; or
  - b. There is an entry of a final judgment; or
  - c. There is a filing of an appraisal award with **us**.
11. **Abandonment of Property.** **We** need not accept any property abandoned by an **insured**.
12. **No Benefit to Bailee.** **We** will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this policy.
13. **Nuclear Hazard Clause.**
  - a. "**Nuclear Hazard**" means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
  - b. Loss caused by the **nuclear hazard** shall not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against in Section I.
  - c. This policy does not apply under Section I to loss caused directly or indirectly by **nuclear hazard**, except that direct loss by fire resulting from the **nuclear hazard** is covered.
14. **Volcanic Eruption Period.** One or more volcanic eruptions that occur within a 72-hour period will be considered as one volcanic eruption.

15. **Recovered Property.** If **you** or **we** recover any property for which **we** have made payment under this policy, **you** or **we** will notify the other of the recovery. At **your** option, the property will be returned to or retained by **you** or it will become **our** property. If the recovered property is returned to or retained by **you**, the loss payment will be adjusted based on the amount **you** received for the recovered property.

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## SECTION II – LIABILITY COVERAGES

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### COVERAGE E – Personal Liability

If a claim is made or a suit is brought against an **insured** for damages because of **bodily injury** or **property damage** caused by an **occurrence** to which this coverage applies, **we** will:

1. Pay up to **our** limit of liability for the damages for which the **insured** is legally liable; and
2. Provide a defense at **our** expense by counsel of **our** choice, even if the allegations are groundless, false or fraudulent. **We** may make any investigation and settle any claim or suit that **we** decide is appropriate.

**Our** obligation to defend any claim or suit ends when the amount **we** pay for damages resulting from the **occurrence** equals **our** limit of liability.

### COVERAGE F – Medical Payments To Others

**We** will pay the necessary medical expenses that are incurred or medically ascertained within three years from the date of an accident causing **bodily injury**. Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to **you** or regular residents of the **residence premises** except **residence employees**. As to others, this coverage applies only:

1. To a person on the **insured location** with the permission of an **insured**; or
2. To a person off the **insured location**, if the **bodily injury**:
  - a. Arises out of a condition on the **insured location** or the ways immediately adjoining;
  - b. Is caused by the activities of an **insured**; or
  - c. Is caused by a **residence employee** in the course of the **residence employee's** employment by an **insured**.

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## SECTION II – EXCLUSIONS

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1. **Coverage E – Personal Liability and Coverage F – Medical Payments to Others** do not apply to **bodily injury** or **property damage**:
  - a. If an **insured** commits an act which is expected or intended, there is no coverage even if the harm or injury caused was not expected or intended, including but not limited to assault, battery or sexual assault;
  - b. Arising out of the violation of a criminal law or local or municipal ordinance, committed by or with the knowledge or consent of an **insured**. This exclusion applies whether or not an **insured** is charged or convicted.
  - c. Arising out of the failure to supervise or negligent supervision by an **insured** of any person.

- d. Arising out of the **business** pursuits of any **insured** including the rental or holding for rental of any part of any premises by any **insured**. This exclusion does not apply to:
  - (1) Activities which are usual to non-**business** pursuits;
  - (2) The rental or holding for rental of any **insured location**:
    - a) On an occasional basis if used only as a residence;
    - 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
    - c) In part, as an office, school, studio or private garage;
- e. Arising out of the rendering or failing to render professional services;
- f. Arising out of a premises:
  - (1) Owned by any **insured**;
  - (2) Rented to any **insured**; or
  - (3) Rented to others by any **insured**;
  - (4) that is not an **insured location**;
- g. Arising out of the:
  - (1) Ownership, maintenance, use, loading or unloading of motor vehicles or all other motorized land conveyances, including any trailers, owned or operated by or rented or loaned to any **insured**;
  - (2) Entrustment by any **insured** of a motor vehicle or any other motorized land conveyance to any person; or
  - (3) Vicarious parental liability imposed by the statute for the actions of a child or minor using a conveyance excluded in paragraph (1) or (2) above.

**This exclusion does not apply to:**

  - (1) A trailer not towed by or carried on a motorized land conveyance;
  - (2) A motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and:
    - a) Not owned by an **insured**; or
    - b) Owned by an **insured**, but only on an **insured location**;
  - (3) A motorized golf cart when used to play golf on a golf course;
  - (4) A motorized land conveyance designed for assisting handicapped or for the maintenance of an **insured location** which is:
    - a) Not designed for travel on public roads; and
    - b) Not subject to motor vehicle registration;
- h. Arising out of:
  - (1) The ownership, maintenance, use, loading or unloading of any watercraft equipped with more than 25 horsepower or greater than 26 feet in length, whether owned, rented or borrowed;
  - (2) The entrustment by any **insured** of a watercraft to any person; or
  - (3) Vicarious parental liability imposed by statute for the actions of a child or minor using any watercraft;
- i. Arising out of:
  - (1) The ownership, maintenance, use, loading or unloading of an aircraft;
  - (2) The entrustment by any **insured** of an aircraft to any person;
  - (3) Vicarious parental liability imposed by statute for the actions of a child or minor using an aircraft. An aircraft means any contrivance used or designed for flight.
- j. Caused directly or indirectly by war, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for

a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon will be deemed a warlike act even if accidental;

- k. Arising out of **Earth movement**. **Earth movement** includes any loss caused by, resulting from, contributed to, or aggravated by earthquake, including land shockwaves or tremors before, during or after a volcanic eruption; landslide; wind subsidence; mudflow; earth sinking, rising or shifting; or erosion; a volcanic blast or airborne shockwaves; ash, dust, or particulate matter, or lava flow. However, **we** insure ensuing direct loss due to fire or explosion unless another exclusion applies;
- l. Arising out of the transmission of a communicable disease by an **insured**;
- m. Arising out of sexual molestation, physical, or mental abuse;
- n. Arising out of the wrongful entry, eviction, or other invasion of the right to private occupancy;
- o. Arising out of the use, sale, manufacture, delivery, transfer or possession by any **insured** of a Controlled Substance(s) as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812. Controlled Substances include but are not limited to cocaine, LSD, marijuana and all narcotic drugs. This exclusion includes any liability arising out of medical marijuana.
- p. Arising out of or in any way connected with discrimination, harassment, abuse or wrongful termination on account of race, color, religion, sex, sexual orientation, age, marital state, national origin or in any way connected with a violation of any state or federal civil rights law.
- q. Arising out of any contamination and/or pollution;

This policy does not insure any loss, damage or expense, whether arising or resulting out of a liability, alleged liability, defense of the **insured**, or otherwise, caused by, resulting from, contributed to or made worse by:

- (1) Actual, alleged or threatened release, discharge, escape or dispersal of **"pollutant(s)"** (as defined hereinafter), all whether direct or indirect, proximate or remote, sudden, accidental or gradual;
- (2) Any increase in loss, damage or expense arising out of the enforcement, direction or requested of any governmental or civil authority regulating the test for, monitoring, prevention, control, removal, tearing down, demolition, disposal, treatment, decontamination, clean-up, containment, detoxification or neutralizing of **"pollutant(s)"**, or the restoration, construction or replacement of property contaminated by a **"pollutant(s)"**;
- (3) The clean-up or the removal of debris of **"pollutant(s)"**; or
- (4) Any fines, penalties, exemplary damages, punitive damages, or any other damages, awards or settlements adjudged against an **insured** by any civil or judicial body or board of arbitration, nor any sums which an **insured** shall voluntarily agree to pay to any third party(ies), nor any legal fees or other costs of defense of legal actions, claims, or proceedings and appeals therefrom.

For the purpose of this insurance, "pollutant(s)" means any solid, liquid, gaseous or thermal irritant or contaminant substance, including but not limited to any smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste (whether recycled, reconditioned or reclaimed).

- r. Caused directly or indirectly by hydrofracking or the actual, alleged, threatened or suspected contact with, exposure to, existence of or presence of any flowback or the handling, transporting, storage, release or disposal of any flowback by any **insured** or by any other person or entity. This includes any cost or expense arising, in whole or in part, out of abating, testing for, monitoring, cleaning up, removing, containing, treating, remediating, disposing of, or in any way responding to or assessing the effect of hydrofracking or flowback. **We** will not pay for the



investigation or defense of any **occurrence**, injury or damage or any cost, fine or penalty or any expense of claim or suit related to any of the above.

**Exclusions f., g., h., and i.** do not apply to **bodily injury** to any **residence employee** arising out of and in the course of the **residence employee's** employment by an **insured**.

2. **Coverage E – Personal Liability** does not apply to:
  - a. Liability:
    - (1) For **your** share of any loss assessment charged against all members of an association of property owners;
    - (2) Under any other contract or agreement except those written contracts:
      - a) directly relating to the maintenance of the **insured location**; or
      - b) where the liability of others is assumed by the **insured** prior to an **occurrence**; not excluded in (1) above or elsewhere on this policy;
  - b. **Property damage** to property owned by any **insured**;
  - c. **Property damage** to property rented to, occupied, used by or in the care of any **insured**. This exclusion does not apply to **property damage** caused by fire, smoke or explosion;
  - d. **Bodily injury** to any person eligible to receive any benefits:
    - (1) Required to be provided; or
    - (2) Voluntarily provided;by any **insured** under any:
    - (1) Workers' or workmen's compensation law;
    - (2) Non-occupational disability law; or
    - (3) Occupational disease law;
  - e. **Bodily injury** or **property damage** for which any **insured** under this policy:
    - (1) Is also any **insured** under a nuclear energy liability policy; or
    - (2) Would be **insured** but for its termination upon exhaustion of its limit of liability.A nuclear energy liability policy is a policy issued by:
    - (1) American Nuclear Insurers;
    - (2) Mutual Atomic Energy Liability Underwriters;
    - (3) Nuclear Insurance Association of Canada; or any of their successors;
  - f. **Bodily injury** to you and any **insured** within the meaning of part a. or b. of Definition 3 "**insured**" or
  - g. Punitive or exemplary damages, regardless of any other provision of this policy.
  - h. **bodily injury** or **property damage** for which an **insured** shall become legally obligated to pay as damages caused by or originating or resulting from any animal.
3. **Coverage F – Medical Payments to Others**, does not apply to **bodily injury**:
  - a. To a **residence employee** if the **bodily injury**:
    - (1) Occurs off the **insured location**; and
    - (2) Does not arise out of or in the course of the **residence employee's** employment by any **insured**;
  - b. To any person eligible to receive benefits:
    - (1) Required to be provided; or
    - (2) Voluntarily provide;under any:
    - (1) Workers' or workmen's compensation law;
    - (2) Non-occupational disability law; or

- (3) Occupational disease law;
- c. From any:
  - (1) Nuclear reaction;
  - (2) Nuclear radiation; or
  - (3) Radioactive contamination; all whether controlled or uncontrolled or however caused; or
  - (4) Any consequence of any of these; or
- d. To any person other than a **residence employee** of an **insured**, regularly residing on any part of the **insured location**.
- e. to persons while on the insured's premises, with or without permission of the **insured**, or while elsewhere, if such medical expense is caused by or results from any **bodily injury** caused by, or resulting from any animal.

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## SECTION II – ADDITIONAL COVERAGES

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**We** cover the following in addition to the limits of liability:

1. **Claim Expenses. We** pay:
  - a. Expenses incurred by **us** and costs taxed against an **insured** in any suit **we** defend;
  - b. Premiums on bonds required in a suit defended by **us**, but not for bond amounts greater than the limit of liability for Coverage E. **We** are not obligated to apply for or furnish any bond;
  - c. Reasonable expenses incurred by an **insured** at **our** request, including actual loss of earnings (but not loss of other income) up to \$50 per day, for assisting **us** in the investigation or defense of any claim or suit;
  - d. Interest on the entire judgment which accrues after entry of the judgment and before **we** pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies;
  - f. Prejudgment interest awarded against the **insured** on that part of the judgment **we** pay subject to the policy limits.
2. **First Aid Expenses. We** will pay expenses for first aid to others incurred by an **insured** for **bodily injury** covered under this policy. **We** will not pay for first aid to **you** or any other **insured**.
3. **Damage to Property of Others. We** will pay on a replacement cost basis up to \$500 per **occurrence** for **property damage** to property of others caused by an **insured**.

**We** will not pay for **property damage**:

- a. To the extent of any amount recoverable under Section I of this policy;
- b. Caused intentionally by an **insured**;
- c. To property owned by or rented to an **insured**, a tenant of an **insured** or a resident in **your** household; or
- d. Arising out of:
  - (1) **Business** pursuits;
  - (2) Any act or omission in connection with a premises owned, rented or controlled by an **insured**, other than the **insured location**; or
  - (3) The ownership, maintenance, or use of aircraft, watercraft or motor vehicles or all other motorized land conveyances.

4. **Loss Assessment.** We will pay up to \$1,000 for **your** share of any loss assessment charged during the policy period against all unit owners by a corporation or association of property owners, when the assessment is made as a result of:
- a. Each **occurrence** to which Section II of this policy would apply;
  - b. Liability for each act of a director, officer or trustee in the capacity as a director, officer or trustee, provided:
    - (1) The director, officer or trustee is elected by the members of a corporation or association of property owners; and
    - (2) The director, officer or trustee serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.

This coverage applies only to loss assessments charged against **you** as owner or tenant of the **residence premises**.

**We** do not cover loss assessments charged against **you** or a corporation or association of property owners by any governmental body.

Section II – Coverage E – Personal Liability Exclusion 2a.(1) does not apply to this coverage.

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## SECTION II – CONDITIONS

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1. **Limit of Liability.** Regardless of the number of **insured**, claims made or persons injured, **our** total liability under Coverage E stated in this policy for all damages resulting from any one **occurrence** shall not exceed the limit of liability for Coverage E shown in the Declarations.  
**Our** total liability under Coverage F for all medical expense payable for **bodily injury** to one person as the result of one accident shall not exceed the limit of liability for Coverage F stated in the Declarations.
2. **Your Duties After Loss.** In case of an accident or **occurrence**, the **insured** shall perform the following duties that apply. **We** have no duty to provide coverage if **you** fail to comply with the following duties and **your** failure to comply with the following duties is prejudicial to **us**. These duties must be performed by **you**, an **insured**, or a representative of either:
  - a. Give written notice to **us** or **your** licensed insurance agent or broker as soon as practical, which sets forth:
    - (1) The identity of the policy and **insured**;
    - (2) Reasonably available information on the time, place and circumstances of the accident or **occurrence**; and
    - (3) Names and addresses of any claimants and witnesses;
  - b. Promptly forward to **us** every notice, demand, summons or other process relating to the accident or **occurrence**;
  - c. At **our** request, assist **us** in:
    - (1) Settlement hearings and proceedings;
    - (2) The enforcement of any right of contribution or indemnity against any person or organization who may be liable to an **insured**;
    - (3) The conduct of suits and attend hearings and trials;
    - (4) Securing and giving evidence and obtaining the attendance of witnesses;
  - d. Under the coverage – Damage to Property of Others – submit to **us** within 60 days after the loss, a sworn statement of loss and exhibit the damaged property, if within the **insured's** control;

- e. The **insured** shall not, except at the **insured's** own cost, voluntarily make payment, assume any obligation or incur expense other than for first aid to others at the time of the **bodily injury**.
3. **Duties of an Injured Person – Coverage F – Medical Payments to Others.** The injured person or someone acting for the injured person will:
  - a. Give **us** written proof of claim, under oath if required, as soon as is practical;
  - b. Execute authorization to allow **us** to obtain copies of medical reports and records; and
  - c. The injured person shall submit to physical examination by a physician selected by **us** when and as often as **we** reasonably require.
4. **Payment of Claim – Coverage F – Medical Payments to Others.** Payment under this coverage is not an admission of liability by an **insured** or **us**.
5. **Suit Against Us.** No action shall be brought against **us** unless there has been compliance with the policy provisions. No one will have any right to join **us** as a party to any action against an **insured**. Further, no action with respect to Coverage E shall be brought against **us** until the obligation of an **insured** has been determined by final judgment or agreement signed by **us**.
6. **Bankruptcy of an Insured.** Bankruptcy or insolvency of an **insured** shall not relieve **us** of any of **our** obligations under this policy.
7. **Other Insurance – Coverage E – Personal Liability.** This insurance is excess over any other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.

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#### SECTION I AND II – CONDITIONS

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1. **Policy Period.** The effective time of this policy is 12:01 A.M. standard time at the **residence premises** on the effective date shown in the Declarations. With **our** consent, this policy may be renewed for successive policy periods if the renewal premium for rules and forms then in effect is paid and accepted before the end of the current policy period.

This policy applies only to loss under Section I or **bodily injury** or **property damage** under Section II, which occurs during the policy period.

2. **Concealment or Fraud.** The entire policy will be void if whether before or after a loss, an **insured** has:
  - a. Intentionally concealed or misrepresented any material fact or circumstance;
  - b. Engaged in fraudulent conduct; or
  - c. Made false statements;relating to this insurance or any claim thereunder.
3. **Examination Under Oath.**

As often as **we** reasonably require:

  - a. Provide **us** with records and documents **we** request and permit **us** to make copies; and
  - b. Submit to an examination under oath while not in the presence of another **insured** and sign the examination under oath.

4. **Liberalization Clause.** If **we** adopt any revision which would broaden the coverage under this policy without additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to this policy.
5. **Waiver or Change of Policy Provisions.** A waiver or change of a provision of this policy must be in writing by **us** to be valid. **Our** request for an appraisal or examination shall not waive any of **our** rights.
6. **Cancellation.**
  - a. **You** may cancel this policy at any time by returning it to **us** or notifying **us** in writing of the date cancellation is to take effect.
  - b. **We** may cancel this policy only for the reasons stated below by notifying **you** in writing of the date cancellation takes effect. This cancellation notice may be delivered to **you** or mailed to **you** at **your** mailing address shown in the Declarations.  
Proof of mailing shall be sufficient proof of notice.
    - (1) When **you** have not paid the premium, whether payable to **us** or to **our** agent or under any finance or credit plan, **we** may cancel at any time by notifying **you** at least 10 days before the date cancellation takes effect.
    - (2) When this policy has been in effect for less than 60 days and is not a renewal with **us**, **we** may cancel for any reason by notifying **you** at least 10 days before the date cancellation takes effect.
    - (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with **us**, **we** may cancel if there has been:
      - a) Conviction of a crime having as one of its necessary elements an act increasing the hazards insured against; or
      - b) Discovery of fraud or material misrepresentation; or
      - c) Discovery of grossly negligent acts or omissions substantially increasing any of the hazards insured against; or
      - d) Physical changes in the property insured against which result in the property becoming uninsurable.This can be done by notifying **you** at least 30 days before the date cancellation takes effect.
    - (4) When this policy is written for a period longer than one year, **we** may cancel for any reason at anniversary by notifying **you** at least 45 days before the date cancellation takes effect.
  - c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
  - d. If, when **we** cancel this policy, the return premium is not refunded with the notice of cancellation, **we** will refund it within 25 days after the date cancellation takes effect. However, **our** failure to refund the premium will not affect the cancellation. If, when **you** cancel this policy, the return premium is not refunded when this policy is returned to **us**, **we** will refund it within a reasonable time after the date cancellation takes effect.
7. **Non-Renewal.** **We** may elect not to renew this policy. **We** may do so by delivering to **you** or mailing to **you** at **your** mailing address shown in the Declarations, written notice at least 45 days before the expiration date of this policy. Proof of mailing shall be sufficient proof of notice.

8. **Assignment.** Assignment of this policy will not be valid unless **we** give **our** written consent.
9. **Subrogation.** An **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**.

If an assignment is sought, an **insured** shall sign and deliver all related papers and cooperate with **us** in any reasonable manner.

Subrogation does not apply under Section II to Medical Payments to Others or Damage to Property of Others.

10. **Death.** If any person named in the Declarations or the spouse, if a resident of the same household, dies:
- a. **We** insure the legal representative of the deceased but only with respect to the premises and property of the deceased covered under the policy at the time of death;
  - b. **Insured** also includes:
    - (1) Any member of **your** household who is an **insured** at the time of **your** death, but only while a resident of the **residence premises**; and
    - (2) With respect to **your** property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.
11. **Conformity to Statutes.** If any provision of this policy are in conflict with the statutes of the state in which the **residence premises** is located, the provision are amended to conform to such statutes.

This policy is signed at the Home Office of **our** President and Secretary.

President

Secretary