

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL – RADIO AND TELEVISION ANTENNAS, AWNINGS AND SIGNS

We insure for direct physical loss caused by wind-storm or hail only to those items below for which a limit of liability is shown in this policy for this coverage:

- a. Radio or television antennas and aerials, including their lead-in wiring, masts and towers;
- b. Awnings;
- c. Signs.

All other provisions of this policy apply.

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DWELLING UNDER CONSTRUCTION

BUILDERS' RISK

The insurance applies only to the dwelling or structure under Coverage **A** while under construction.

PREMIUM

The premium is based on an average amount of insurance during construction.

AMOUNT OF INSURANCE

The limit of liability stated in the declarations for Coverage **A** is provisional. The actual amount of insurance on any date while the policy is in force will be a percentage of the provisional amount. The percentage will be the proportion that the actual value of the property bears to the value at the date of completion.

OCCUPANCY

You will advise us when construction is completed for our consent to occupy the dwelling and for adjustment of premium. Occupancy of the building under Coverage **A** as a dwelling is permitted for 30 days after completion.

POLICY PROVISIONS

All other provisions of this policy apply.

POLICY NUMBER:

DWELLING
DP 04 20 12 02

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PERMITTED INCIDENTAL OCCUPANCIES

SCHEDULE*

Description of Occupancy:

*Entry may be left blank if shown elsewhere in this policy for this coverage.

Under Coverage C – Personal Property we cover personal property pertaining to the use of the dwelling for the occupancy described in the Schedule above for loss caused by a Peril Insured Against on the Described Location. We will not be liable in any one loss for more than the limit of liability shown in this policy for this coverage.

All other provisions of this policy apply.

MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY

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IMPORTANT POLICYHOLDER NOTICE

A We are providing these disclosures as required by the Terrorism Risk Insurance Act of 2002

Disclosure of Federal share of insurance company's terrorism losses.

The United States Government, Department of the Treasury will pay a share of terrorism losses insured under the federal program. The federal share equals 90% of the portion of the amount of such insured losses that exceed the applicable insurer retention. Insured losses covered by the program are capped at \$100 billion per year. If a terrorism event pierces the cap of a given year, insured losses paid (amounts below the cap) under the federal program may be subject to pro rata allocation in accordance with procedures established by the Treasury.

DEFINITION OF ACT OF TERRORISM

P The Terrorism Risk Insurance Act defines "act of terrorism" as any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of the State and the Attorney General of the United States:

1. to be an act of terrorism:
2. to be violent act or an act that is dangerous to human life, property or infrastructure:
3. to have resulted in damage within the United States:
4. to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest as part of an effort to coerce the civilian population of the United State Government by coercion.

E But, no act shall be certified by the Secretary as an act of terrorism if the act is committed as part of the course of a war declared by Congress or property and casualty insurance losses resulting from the act, in aggregate, do not exceed \$5,000,000.

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S CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

If:

1. Aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31); and
2. We have met our insurer deductible under the Terrorism Risk Insurance Act;

we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The federal Terrorism Risk Insurance Act includes the following criteria in a "certified act of terrorism":

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and

2. The act:

a. Is violent or dangerous to:

- (1) Human life;
- (2) Property; or
- (3) Infrastructure; and

b. Is committed by an individual or individuals; and

c. Is part of an effort:

- (1) To coerce the civilian population of the United States; or
- (2) To influence the policy or affect the conduct of the United States Government by coercion.

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S LIMITED THEFT COVERAGE

SCHEDULE

Coverage	Limit Of Liability
On Premises	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

For the Limit Of Liability shown in the Schedule above for this coverage, we insure against direct physical loss to personal property owned or used by you caused by the Perils Insured Against named below.

A. Perils Insured Against

1. Theft, including attempted theft.
2. Vandalism or malicious mischief as a result of theft or attempted theft. This peril does not include loss:
 - a. At the Described Location; and
 - b. Any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief;

if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

B. Definitions

The following definitions apply to the coverage provided by this endorsement:

1. "Business" means:
 - a. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
 - b. Any other activity engaged in for money or other compensation, except the following:
 - (1) One or more activities, not described in (2) through (4) below, for which you receive no more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
 - (2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;

- (3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or

- (4) The rendering of home day care services to your relative.

2. "Residence employee" means:

- a. Your employee, or an employee leased to you by a labor leasing firm, under an agreement between you and the labor leasing firm, whose duties are related to the maintenance or use of the Described Location, including household or domestic services; or

- b. One who performs similar duties elsewhere not related to your "business".

A "residence employee" does not include a temporary employee who is furnished to you to substitute for a permanent "residence employee" on leave or to meet seasonal or short-term workload conditions.

C. Coverages And Limits Of Liability

1. On-premises Coverage

The Limit Of Liability shown in the Schedule for this coverage is the most we will pay for any one covered loss at the Described Location.

Coverage applies while the property is:

- a. At the Described Location if the property is:
 - (1) Owned or used by you; or
 - (2) Owned by a "residence employee"; or
- b. Placed for safekeeping in any:
 - (1) Bank, trust or safe deposit company;
 - (2) Public warehouse; or
 - (3) Occupied dwelling not owned, rented to or occupied by you.

2. Special Limits Of Liability

These limits do not increase the Limit of Liability applicable to On-premises Coverage. The special limit for each category shown below is the total limit for each loss for all property in that category.

- a. \$1,500 on watercraft of all types including their:
 - (1) Trailers;
 - (2) Furnishing;
 - (3) Equipment; and
 - (4) Outboard motors.
- b. \$1,500 on trailers or semitrailers not used with watercraft of all types.
- c. \$2,500 on firearms and related equipment.

3. Property Not Covered

We do not cover:

- a. Loss caused by:
 - (1) A tenant, roomer or boarder;
 - (2) Member of the tenant's household, or their employees;
- b. Money, bank notes, bullion, gold, goldware, gold-plated ware, silver, silverware, silver-plated ware, pewterware, platinum, platinumware, platinum-plated ware, coins, medals, scrip, stored value cards and smart cards;
- c. Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, personal records, tickets and stamps;
- d. Jewelry, watches, furs, precious and semiprecious stones;
- e. Aircraft and parts. Aircraft means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo;
- f. Hovercraft and parts. Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;
- g. Motor vehicles or all other motorized land conveyances.

This includes their equipment and parts while such property is in or upon the vehicle or conveyance.

However, this Paragraph 3.g. does not apply to:

- (1) Portable electronic equipment that:
 - (a) Reproduces, receives or transmits audio, visual or data signals; and

- (b) Is designed so that it may be operated from a power source other than the electrical system of motor vehicles and all other motorized land conveyances.

- (2) Motor vehicles or other motorized land conveyances not required to be registered for use on public roads or property which are:

- (a) Used solely to service a residence; or

- (b) Designed to assist the handicapped;

- h. Property held as a sample or for sale or delivery after sale;

- i. "Business" property;

- j. Animals, birds or fish;

- k. Credit cards, electronic fund transfer cards or access devices used solely for deposit, withdrawal or transfer of funds; or

- l. Property separately described and specifically insured by any other insurance.

D. Conditions

- 1. Under Condition E. **Duties After Loss**, the following paragraph is added:

- 7. Notify the police in case of loss by theft.

- 2. Condition I. **Other Insurance And Service Agreement**, with respect to the coverage provided by this endorsement, is replaced by the following:

I. Other Insurance And Service Agreement

If a loss covered by this endorsement is also covered by:

- 1. Other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this endorsement bears to the total amount of insurance covering the loss; or

- 2. A service agreement, this insurance is excess over any amounts payable under any such agreement. Service agreement means a:

- a. Service plan;

- b. Property restoration plan;

- c. Home warranty; or

- d. Other similar service warranty agreement;

even if it is characterized as insurance.

All other provisions of this Policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

S BROAD THEFT COVERAGE

SCHEDULE

Coverage	Limit Of Liability
On Premises	\$
Off Premises	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

For the Limit Of Liability shown in the Schedule above for this coverage, we insure against direct physical loss to personal property owned or used by an "insured" caused by the Perils Insured Against named below.

A. Perils Insured Against

1. Theft, including attempted theft.
2. Vandalism or malicious mischief as a result of theft or attempted theft. This peril does not include:
 - a. Loss at the Described Location; and
 - b. Any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief;

if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

B. Definitions

The following definitions apply to the coverage provided by this endorsement:

1. "Business" means:
 - a. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
 - b. Any other activity engaged in for money or other compensation, except the following:
 - (1) One or more activities, not described in (2) through (4) below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;

- (2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;

- (3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or

- (4) The rendering of home day care services to a relative of an "insured".

2. "Insured" means:

- a. You and residents of your household who are:

- (1) Your relatives; or

- (2) Other persons under the age of 21 and in your care or the care of a resident of your household who is your relative; or

- b. A student enrolled in school full-time as defined by the school, who was a resident of your household before moving out to attend school, provided the student is under the age of:

- (1) 24 and your relative; or

- (2) 21 and in your care or the care of a resident of your household who is your relative.

3. "Residence employee" means:

- a. An employee of an "insured", or an employee leased to an "insured" by a labor leasing firm, under an agreement between an "insured" and the labor leasing firm, whose duties are related to the maintenance or use of the Described Location, including household or domestic services; or

- b. One who performs similar duties elsewhere not related to the "business" of an "insured".

A "residence employee" does not include a temporary employee who is furnished to an "insured" to substitute for a permanent "residence employee" on leave or to meet seasonal or short-term workload conditions.

C. Coverages And Limits Of Liability

1. On-premises Coverage

The Limit Of Liability shown in the Schedule for this coverage is the most we will pay for any one covered loss at the Described Location.

Coverage applies while the property is:

- a. At the part of the Described Location occupied by an "insured";
- b. In other parts of the Described Location not occupied exclusively by an "insured", if the property is:
 - (1) Owned or used by an "insured"; or
 - (2) Owned by a "residence employee";
- c. Placed for safekeeping in any:
 - (1) Bank, trust or safe deposit company;
 - (2) Public warehouse; or
 - (3) Occupied dwelling not owned, rented to or occupied by an "insured".

2. Off-premises Coverage

This endorsement does not cover loss to personal property away from the Described Location caused by Theft or Vandalism or Malicious Mischief unless a limit is shown above for On-premises Coverage.

The Limit Of Liability shown in the Schedule for this coverage is the most we will pay for any one covered loss away from the Described Location.

Coverage applies while the property is away from the Described Location if such property is:

- a. Owned or used by an "insured";
- b. Owned by a "residence employee" while in a dwelling occupied by an "insured" or while engaged in the employ of the "insured".

Off-premises Coverage does not apply to property you remove to a newly acquired principal residence.

3. Automatic Removal Coverage

If, during the term of this Policy, you move to a newly acquired principal residence, the Limit of Liability for On-premises Coverage will apply:

- a. At each residence; and
- b. In transit for a period of 30 days after you begin to move the property there.

When the moving is completed, On-premises Coverage applies at the new Described Location only.

4. Special Limits Of Liability

These limits do not increase the Limit of Liability applicable to On-premises Coverage or Off-premises Coverage. The special limit for each category shown below is the total limit for each loss for all property in that category.

- a. \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
- b. \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, personal records, tickets and stamps.
- c. \$1,500 on watercraft of all types, including their:
 - (1) Trailers;
 - (2) Furnishings;
 - (3) Equipment; and
 - (4) Outboard motors.
- d. \$1,500 on trailers or semitrailers not used with watercraft of all types.
- e. \$1,500 on jewelry, watches, furs, precious and semiprecious stones.
- f. \$2,500 on firearms and related equipment.
- g. \$2,500 on silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes:
 - (1) Flatware;
 - (2) Hollowware;
 - (3) Tea sets;
 - (4) Trays; and
 - (5) Trophies;made of or including silver, gold or pewter.

5. Property Not Covered

We do not cover:

- a. Aircraft and parts. Aircraft means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo;
- b. Hovercraft and parts. Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;
- c. Motor vehicles or all other motorized land conveyances.

This includes their equipment and parts while such property is in or upon the vehicle or conveyance.

However, this Paragraph 5.c. does not apply to:

- (1) Portable electronic equipment that:
 - (a) Reproduces, receives or transmits audio, visual or data signals; and
 - (b) Is designed so that it may be operated from a power source other than the electrical system of motor vehicles and all other motorized land conveyances.
- (2) Motor vehicles or other motorized land conveyances not required to be registered for use on public roads or property which are:
 - (a) Used solely to service a residence; or
 - (b) Designed to assist the handicapped;
- d. Property held as a sample or for sale or delivery after sale;
- e. "Business" property of an "insured" or "residence employee" on or away from the Described Location;
- f. Animals, birds or fish;
- g. Property of tenants, roomers and boarders not related to an "insured";
- h. Property while:
 - (1) At any other location owned, rented to or occupied by any "insured", except while an "insured" is temporarily residing there;

- (2) In the custody of any:

- (a) Laundry or cleaner;
- (b) Tailor;
- (c) Presser; or
- (d) Dyer;

except for loss by burglary or robbery; or

- (3) In the mail;

- i. Credit cards, electronic fund transfer cards or access devices used solely for:

- (1) Deposit;
- (2) Withdrawal; or
- (3) Transfer of funds.

- j. Property separately described and specifically insured by any other insurance.

D. Conditions

- 1. Under Condition E. Duties After Loss, the following paragraph is added:

7. Notify the police in case of loss by theft.

- 2. Condition I. Other Insurance And Service Agreement, with respect to the coverage provided by this endorsement, is replaced by the following:

I. Other Insurance And Service Agreement

If a loss covered by this endorsement is also covered by:

- 1. Other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this endorsement bears to the total amount of insurance covering the loss; or
- 2. A service agreement, this insurance is excess over any amounts payable under any such agreement. Service agreement means a:
 - a. Service plan;
 - b. Property restoration plan;
 - c. Home warranty; or
 - d. Other similar service warranty agreement;

even if it is characterized as insurance.

All other provisions of this Policy apply.