

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMERICAN MODERN HOME INSURANCE COMPANY
MANUFACTURED HOMEOWNERS
ENHANCED COVERAGE - CALIFORNIA

SECTION I - PROPERTY COVERAGE

3.b. PERSONAL PROPERTY NOT COVERED

Item (1) is replaced by the following:

Bank notes, deeds, securities, metals and precious metals, accounts, evidence of debt, letters of credit and passports.

Item (2) is replaced by the following:

- a. **Aircraft**;
- b. farm machinery;
- c. trailers used or designed for use with livestock or farm equipment;
- d. campers;
- e. **motor vehicles** (other than a motor vehicle used to service the insured's residence or designed to assist the handicapped);
- f. watercraft principally designed to be propelled by engine power or electric motor of 26 horsepower or more, including but not limited to jet-skis, wet-bikes, wave-runners, airboats or any jet-driven water conveyance.

Item (5) is deleted.

3.c. SPECIAL LIMITS ON CERTAIN PERSONAL PROPERTY is replaced by the following:

These limits do not increase the limit of liability for **PERSONAL PROPERTY**. The special limit for each numbered category below is the total limit for each loss for all property in that category. If any item could fall into more than one category, the higher limit will apply. Limits cannot be combined to provide additional coverage for the same item.

- (1) \$2,500 - Jewelry, watches, precious and semi-precious stones or furs. Furs include any piece of clothing having fur that is its main value.
- (2) \$2,500 - Silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.
- (3) \$1,000 - Art, ceramics, china, antiques and heirlooms.
- (4) \$2,500 - Guns, ammunition and related equipment.
- (5) \$2,000 - Audio or video recording devices, including but not limited to, camcorders, cameras, compact disks, compact disk players, digital video disks, digital video disk players, laser disks, records, tapes, video cassette recorders, video game cartridges and disks, and accessories of any of the above items.
- (6) \$1,000 - Musical instruments, their equipment and accessories.

- (7) \$1,000 - Books; memorabilia; souvenirs; tickets; manuscripts; personal records; stamp, coin, card and comic book collections. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists. This limit includes the cost to research, replace or restore the information from the lost or damaged material.
- (8) \$1,000 - Golf equipment.
- (9) \$2,000 - Tools (including but not limited to hand, electric, battery or gas-powered).
- (10) \$2,500 - Computers, computer software, disks, personal digital assistants, equipment and accessories for these items.
- (11) \$1,500 - Trailers not used or designed for use with watercraft, livestock, farm equipment or camping.
- (12) \$2,500 - Canoes, rowboats, pedal boats, sail boats and other watercraft principally designed to be propelled by engine power or electric motor of less than 26 horsepower, including their trailers, furnishings, equipment including outboard engines or motors under 26 horsepower.
- (13) \$2,500 - Property intended for or used for **business** purposes while located on the **residence premises**;
- (14) \$500 - Property intended for or used for **business** purposes while located away from the **residence premises**;
- (15) \$200 - Gold, silver, bullion and money.

SUPPLEMENTARY COVERAGES

Under Item 1., **Additional Living Expense**:

Paragraph a. is replaced by the following:

If a loss covered under **SECTION I** makes that part of the **residence premises** where you reside uninhabitable, we will pay up to 20% of your dwelling limit to cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living. We will provide payment only for the time reasonably required to repair the dwelling or through the seventh day after we make a written offer to settle your loss. In order to obtain payment under this coverage, you must provide receipts of your expenses prior to our payment.

Paragraph b. is replaced by the following:

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**, we cover the Additional Living Expense for no more than fourteen days.

Item 2., **Fire Department Service Charge**, is replaced by the following:

We will pay up to \$500 for charges incurred, if any, each time the fire department is called to protect your **insured premises** from a **PERIL INSURED AGAINST**.

Item 3., **Emergency Removal**, is replaced by the following:

We will pay the reasonable expense incurred by you for removal and return of your dwelling, if it is endangered by a **PERIL INSURED AGAINST**. The removal must be urgently necessary to avoid damage to the dwelling.

Item 5., **Trees, Shrubs, Plants and Lawns**, is replaced by the following:

You may use up to 5% of your dwelling limit to cover trees, shrubs, plants and lawn on the **insured premises** other than those grown for **business** reasons. These items are covered only against loss by fire, lightning, explosion, riot or civil commotion, vandalism, malicious mischief, falling objects, vehicles not owned or operated by an insured person, and aircraft. We will pay no more than \$500 for any one lawn, tree, plant or shrub.

Item 7., **Antennas and Satellite Dishes**, is replaced by the following:

We will pay up to \$500 for a covered loss to your antenna(s) or satellite dish(es) and all equipment related to the satellite system. This applies whether or not such items are attached to the dwelling or other structures.

Under Item 8., **Food Spoilage**, Paragraph a. is replaced by the following:

We will pay the actual, necessary and reasonable cost, up to \$250, for spoilage of food in your freezer or refrigerator, on the **residence premises**. Such damage must be caused by power failure.

The following Item 10., **Loss Assessment**, is added:

- a. We will pay up to \$2,000 for your share of any loss assessment charged during the policy period against you by a corporation or association of property owners, when the assessment is made as a result of direct loss to the property, owned by all members collectively, caused by a **PERIL INSURED AGAINST** in **SECTION I** of this policy, other than earthquake or land shock waves or tremors before, during or after a volcanic eruption.
- b. This coverage applies only to loss assessments charged against you as owner or tenant of the **insured premises**.
- c. We do not cover loss assessments charged against you or a corporation or association of property owners by any governmental body.
- d. The limit of \$2,000 is the most we will pay with respect to any one loss, regardless of the number of assessments.
- e. Under **CONDITIONS APPLYING TO SECTION I AND SECTION II**, Item 2., **Policy Period**, does not apply to this coverage.

The following Item 11., **Fire Extinguisher Recharge**, is added:

We will pay up to \$250 to cover expenses incurred to recharge or replace a portable fire extinguisher that has been discharged to fight a fire.

The following Item 12., **Reward Coverage**, is added:

We will pay up to \$1,000 to any individual or organization for information leading to a criminal conviction in connection with loss or damage to covered property by a **PERIL INSURED AGAINST**. This amount is the most we will pay, regardless of the number of persons involved in providing information.

The following Item 13., **Debris Removal**, is added:

We will reimburse you for reasonable cost necessarily incurred to remove debris of covered property that results from a covered loss. If our payment for both loss to the dwelling and debris removal exceeds the dwelling limit, an additional 5% of your dwelling limit will be available for debris removal. This coverage does not apply to removal of debris that would be considered normal maintenance.

If your **residence premises** is located on land leased to you, we may, at our option, include the owner(s) of the land which your **residence premises** is located as a loss payee on any payment for debris removal covered by this policy.

The following Item 14., **Property Removed**, is added:

- a. We insure covered property against direct loss from any cause while being removed from a premises endangered by a **PERIL INSURED AGAINST** and for no more than 30 days while removed.
- b. This coverage does not change the limit of liability that applies to the property being removed.

The following Item 15., **Glass Or Safety Glazing Material**, is added:

- a. We cover the:
 - (1) breakage of glass or safety glazing material that is part of a covered building, storm door or storm window;
 - (2) breakage of glass or safety glazing material that is part of a covered building, storm door or storm window when caused directly by earth movement; and
 - (3) direct physical loss to covered property caused solely by the pieces, fragments or splinters of broken glass or safety glazing material that is part of a building, storm door or storm window.
- b. This coverage does not include loss:
 - (1) to covered property which results because the glass or safety glazing material has been broken, except as provided in a.(3) above; or
 - (2) on the **residence premises** if the dwelling has been vacant for more than 60 consecutive days immediately before the loss, except when the breakage results directly from earth movement as provided in a.(2) above. A dwelling being constructed is not considered vacant.
- c. This coverage does not increase the limit of liability that applies to the damaged property.

The following Item 16., **Landlord's Furnishings**, is added:

- a. We will pay up to \$2,500 for your appliances, carpeting and other household furnishings, in each apartment on the **residence premises** regularly rented or held for rental to others by an **insured person**, for loss caused by a **PERIL INSURED AGAINST** for **PERSONAL PROPERTY**, other than Theft.
- b. This limit is the most we will pay in any one loss regardless of the number of appliances, carpeting or other household furnishings involved in the loss.

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

The following Item 17., **Ordinance Or Law**, is added:

- a. You may use up to 10% of the limit of liability that applies to the **DWELLING** for the increased costs you incur due to the enforcement of any ordinance or law that requires or regulates the:
 - (1) construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by a **PERIL INSURED AGAINST**;
 - (2) demolition and reconstruction of the undamaged part of a covered building or other structure, when that building or other structure must be totally demolished because of damage by a **PERIL INSURED AGAINST** to another part of that covered building or other structure; or

- (3) remodeling, removal or replacement of the portion of the undamaged part of a covered building or other structure necessary to complete the remodeling, repair or replacement of that part of the covered building or other structure damaged by a **PERIL INSURED AGAINST**.
- b. You may use all or part of this ordinance or law coverage to pay for the increased costs you incur to remove debris resulting from the construction, demolition, remodeling, renovation, repair or replacement of property as stated in a. above.
- c. We do not cover the:
 - (1) loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
 - (2) costs to comply with any ordinance or law which requires any **insured person** 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** in or on any covered building or other structure.
- d. This coverage is additional insurance.

The following Item 18., **Grave Markers**, is added:

- a. We will pay up to \$5,000 for grave markers, including mausoleums, on or away from the **residence premises** for loss caused by a **PERIL INSURED AGAINST** under **PERSONAL PROPERTY**.
- b. This coverage does not increase the limits of liability that apply to the damaged covered property.

SECTION I - EXCLUSIONS

Exclusion 16. is replaced by the following:

Loss that results from theft, vandalism, malicious mischief or breakage of glass if the dwelling has been vacant for more than 60 consecutive days immediately preceding the loss.

SECTION I - CONDITIONS

Under Item 1., **Method of Settlement**, Paragraph c. is deleted and debris removal coverage will be determined under Item 13., **Debris Removal**, of the **SUPPLEMENTARY COVERAGES**.

SECTION II - LIABILITY COVERAGE

ADDITIONAL COVERAGES

The following Item 4., **Loss Assessment**, is added:

- a. We will pay up to \$1,000 for your share of any loss assessment charged during the policy period against you by a corporation or association of property owners, when the assessment is made as a result of:
 - (1) bodily injury or property damage not excluded under **SECTION II** of this policy; or
 - (2) liability for an act of a director, officer or trustee in the capacity as a director, officer or trustee, provided:
 - (a) the director, officer or trustee is elected by the members of a corporation or association of property owners; and

- (b) the director, officer or trustee serves without deriving any income from the exercise of duties that are solely on behalf of a corporation or association of property owners.
- b. This coverage applies only to loss assessments charged against you as owner or tenant of the insured premises.
- c. We do not cover loss assessments charged against you or a corporation or association of property owners by any governmental body.
- d. Regardless of the number of assessments, the limit of \$1,000 is the most we will pay for loss arising out of:
 - (1) one accident, including continuous or repeated exposure to substantially the same general harmful condition; or
 - (2) a covered act of a director, officer or trustee. An act involving more than one director, officer or trustee is considered to be a single act.
- e. Under **CONDITIONS APPLYING TO SECTION I AND SECTION II**, Item 2., **Policy Period**, does not apply to this coverage.

All other provisions of this policy apply.