



Named Insured	Policy Number	Policy Period

Amendatory Endorsement

This amendatory endorsement is part of your policy. It is effective for the policy period noted above and for any subsequent renewals of policy NU-1356 (07/11).

THIS AMENDATORY ENDORSEMENT CHANGES YOUR POLICY.
READ IT CAREFULLY

The following changes have been made to your policy NU-1356 (07/11):

DEFINED WORDS

The definition below for All-terrain vehicle (ATV) is added to the DEFINED WORDS section of your policy. The definitions below for Farm Personal Property, and Motor vehicle, replace the definitions for Farm Personal Property and Motor vehicle in the DEFINED WORDS section of your policy.

All-terrain vehicle (ATV) – Regardless of the type of terrain a vehicle is designed for, the designed purpose or usability of a vehicle, and/or where the vehicle is being operated, **all-terrain vehicle (ATV)** means all types of self-propelled vehicles either designed to be operated, or capable of being operated, off public roadways. **All-terrain vehicle (ATV)** does not include vehicles which can be registered and licensed for operation on all public roads and US highways. **All-terrain vehicle (ATV)** does not include amphibious types of vehicles. **All-terrain vehicle (ATV)** also does not include excavation, construction, industrial or commercial type vehicles.

Farm Personal Property – means **livestock, machinery, and grain and feed** owned by **you** while being used for personal or **farming** purposes. It does not include any property which is attached to the land or any permanent structure except as provided for irrigation or GPS equipment under **machinery** coverage. A lawn or garden tractor used solely to service the **residence premises** is considered personal property. **All-terrain vehicles (ATV's)** are not considered **farm personal property**, regardless whether used for **farming** purposes.

Motor vehicle - means:

1. A motorized land vehicle designed for travel on public roads and which can be registered and licensed for operation on US highways. This includes vehicles which with acceptable modifications could pass safety inspections and be registered for operation on all public roads and US highways.
2. A motorized land vehicle subject to motor vehicle registration.
3. A trailer or semi-trailer designed for travel on public roads.
4. A trailer or semi-trailer subject to motor vehicle registration. A boat, camper, home, or utility trailer not being towed or carried on a vehicle included in (1.) or (2.) is not a **motor vehicle**. A utility trailer is any trailer that may be used for more than one use.
5. A self-propelled riding golf cart, snowmobile, or other motorized land vehicle owned or used by any **insured** and designed for recreational use off public roads, while off an **insured premises**. A golf cart while used for golfing purposes on a golf course is not a **motor vehicle**.
6. A motorized bicycle, motor-tricycle, motorcycle, go cart, dune buggy, moped, motor scooter, mini-bike, utility bike, pocket rocket, or **all-terrain vehicle**, owned or used by any **insured** while off an **insured premises**.
7. A motorized mini-truck, mini-car, or similar vehicle, whose operation or use is prohibited on public roads in the United States, while operated or used by any **insured** off an **insured premises**.
8. Any vehicle being towed by or carried on a **motor vehicle** or farm **machinery**, included in (1.), (2.), (3.), (4.), (5.), (6.), or (7.) above.
9. Any amphibious type vehicle that can be operated on land and/or water.
Regarding Coverage E only, a wagon with a pivotal front axle or tongue assembly is not considered a **motor vehicle**.

Except for the addition of a definition for “All-terrain vehicles (ATV’s)” and the amendments made to the definitions of “Bodily injury”, “Farm Personal Property”, “Machinery”, and “Motor vehicle”, all other definitions in the DEFINED WORDS section of your policy remain the same.

COVERAGE C - PERSONAL PROPERTY

The first sentence under **COVERAGE C – PERSONAL PROPERTY** is replaced with the following:

This policy provides coverage for personal property only if Personal Property is shown on the Information Page(s) and an amount of insurance is listed for Personal Property.

Sub-paragraph 6. is deleted under LIMITATIONS ON PERSONAL PROPERTY COVERAGE of COVERAGE C - PERSONAL PROPERTY

~~6. \$1,000 due to the theft of credit card or fund transfer card or loss due to check forgery.~~

Sub-paragraphs 1., 3., and 4. below, replace sub-paragraphs 1., 3., and 4. in the PERSONAL PROPERTY NOT COVERED section of COVERAGE C - PERSONAL PROPERTY.

PERSONAL PROPERTY NOT COVERED

We do not cover with respect to Coverage C:

1. Property covered by any scheduled insurance whether in this policy or any other policy, or any vehicle covered for physical damage on an automobile policy or on any other type policy.
3. **Motor vehicles**, including but not limited to their attached parts or supplies, camper shells, and slide-in campers. This exclusion #3. does not apply to a golf cart while being hauled to and from the golf course for golfing purposes.
4. Motorcycles, motor-tricycles, dune buggies, mini-trucks, or mini-cars whether on or off an **insured premises**.

Except for the changes to sub-paragraphs 1., 3., and 4. noted above, all other terms of the PERSONAL PROPERTY NOT COVERED section in your policy remain the same.

COVERAGE D – EXTRA EXPENSE

The first sentence under **COVERAGE D – EXTRA EXPENSE** is replaced with the following:

This policy provides coverage for Extra Expense only if Extra Expense is shown on the Declaration Page(s) and an amount of insurance is listed for Extra Expense.

Except for the change to the first sentence above, all other terms of COVERAGE D – EXTRA EXPENSE remain the same.

COVERAGE E - FARM PERSONAL PROPERTY

Sub-paragraph 3. below, replaces sub-paragraph 3. and sub-paragraph 9. is added, in the PROPERTY NOT COVERED section of COVERAGE E - FARM PERSONAL PROPERTY in your policy.

PROPERTY NOT COVERED

We do not cover with respect to Coverage E:

3. **Motor vehicles**, watercraft, or aircraft, including their equipment and supplies.
9. Motorcycles, motor-tricycles, dune buggies, mini-trucks, mini cars, or **ATV's**, whether on or off an **insured premises**.

Except for the changes to sub-paragraphs 3. and 9. noted above, all other terms of the section PROPERTY NOT COVERED, in COVERAGE E – FARM PERSONAL PROPERTY, remain the same.

PERILS INSURED AGAINST - SECTION I

FIRE & LIGHTNING COVERAGE

The opening paragraph of the **FIRE & LIGHTNING COVERAGE** section is replaced with the following:

If **you** have Fire & Lightning coverage, **we** cover sudden, accidental, and direct loss caused by the following perils, subject to the limitations included within the perils listed below and the General Exclusions.

Except for the changes to the opening paragraph noted above, all other terms of the FIRE & LIGHTNING COVERAGE section of your policy remain the same.

FIRE, LIGHTNING AND EXTENDED COVERAGE

The opening paragraph of the **FIRE, LIGHTNING AND EXTENDED COVERAGE** section is replaced with the following:

If **you** have Fire, Lightning and Extended Coverage, **we** provide the coverage set forth under Fire & Lightning Coverage above, and we also cover sudden, accidental, and direct loss caused by the following additional perils, subject to the limitations included within the perils listed below and the General Exclusions:

Except for the changes to the opening paragraph noted above, all other terms of the FIRE, LIGHTNING AND EXTENDED COVERAGE section of your policy remain the same.

BASIC COVERAGE

The opening paragraph of the BASIC COVERAGE section is replaced with the following:

If **you** have Basic Coverage, **we** provide the coverage set forth under Fire, Lightning and Extended Coverage above, and we also cover sudden, accidental, and direct loss caused by the following additional perils, subject to the limitations included within the perils listed below and the General Exclusions:

Except for the changes to the opening paragraph noted above, all other terms of the BASIC COVERAGE section of your policy remain the same.

BROAD COVERAGE

The opening paragraph of the BROAD COVERAGE section is replaced with the following:

If **you** have Broad Coverage, **we** provide the coverage set forth under Basic Coverage above, and we also cover sudden, accidental, and direct loss caused by the following additional perils, subject to the limitations included within the perils listed below and the General Exclusions:

Sub-paragraphs 13. under BROAD COVERAGE is replaced with the following:

13. Weight of ice, snow, or sleet, which causes damage to a **dwelling** or other structure or property contained in the **dwelling** or other structure. This peril does not include loss to an awning, fence, patio, pavement, sidewalk, driveway, swimming pool, foundation, retaining wall, decorative wall, landscape wall, free-standing wall, bulkhead, pier, wharf, dock, or a carport not attached to the **dwelling**.

Except for the changes to the opening paragraph and to sub-paragraph 13. noted above, all other terms of section BROAD COVERAGE in your policy remain the same.

GENERAL EXCLUSIONS - APPLICABLE TO ALL PERILS AND FORMS OF COVERAGE

Sub-paragraphs 14., 19., and 23., under GENERAL EXCLUSIONS – APPLICABLE TO ALL PERILS AND FORMS OF COVERAGE in your policy are replaced with the following:

14. Settling, cracking, shrinkage, bulging, sagging, leaning, or expansion of pavement, walks, patios, foundations, walls, floors, ceilings, chimneys, fences, retaining walls, decorative walls, landscape walls, free-standing walls, decks, driveways, carports, or swimming pools;
19. A. Freezing, thawing, or pressure of water, ice, sleet, or snow, whether driven by wind or not, to pavement, patios, foundations, walls, retaining walls, decorative walls, landscape walls, free-standing walls, floors, ceilings, chimneys, fences, decks, sidewalks, driveways, carports, swimming pools, bulkheads, piers, wharfs, or docks;
B. Weight of water, ice, sleet, or snow to an awning, fence, patio, pavement, sidewalk, driveway, swimming pool, foundation, retaining wall, decorative wall, landscape wall, free-standing wall, bulkhead, pier, wharf, dock, or a carport not attached to the **dwelling**.
23. Water damage, meaning:
 - a. Flood, waves, tidal water, overflow of a body of water, or surface water from any cause. **We** do not cover spray from any of these, whether or not driven by wind.
 - b. Water or sewage from any source which backs up through sewers or drains, or which overflows from a sump, or
 - c. Regardless of its source, water below the surface of the ground.
This includes, but is not limited to, water which exerts pressure on or flows, seeps, or leaks through any part of a **dwelling** or other structure, or any foundation, wall, floor, ceiling, sidewalk, driveway, patio, swimming pool, retaining wall, decorative wall, landscape wall, free-standing wall, or any other part of **your** property.

Except for the changes to sub-paragraphs 14., 19., and 23. in the GENERAL EXCLUSIONS – APPLICABLE TO ALL PERILS AND FORMS OF COVERAGE section, all other terms of the GENERAL EXCLUSIONS – APPLICABLE TO ALL PERILS AND FORMS OF COVERAGE section remain the same.

CONDITIONS - SECTION I

Sub-paragraphs 2. c. and 2. i. of section 2. SETTLEMENT AND VALUATION below, replace sub-paragraphs 2. c. and 2. i. in CONDITIONS - SECTION I of your policy.

CONDITIONS - SECTION I

2. SETTLEMENT AND VALUATION

c. If the Declaration Pages(s) states that this is a Replacement Cost policy, then, if you complete repair or replacement of the damaged property at the same location and make a repair or replacement cost claim within 180 days of the original loss settlement, then we will pay the lesser of:

- (1) The amount spent to repair or replace the damaged or stolen property;
- (2) The amount it would take to repair or replace the property, with like kind and quality but not necessarily identical or matching materials, at the same location as the insured premises;
- (3) The limit of liability.

Each of these settlement and valuation limitations (a. (1), (2), (3), (4), (5), b. (1), (2), (3), (4), (5), and c. (1), (2), (3)) is subject to the co-insurance requirements set forth in this policy.

i. Replacement Cost will not apply to **all-terrain vehicles**.

Except for the changes to sub-paragraphs 2. c. and 2. i. noted above, all other sub-paragraphs of paragraph 2. SETTLEMENT AND VALUATION, in CONDITIONS - SECTION I, remain the same.

EXCLUSIONS - SECTION II

Sub-paragraphs 1., 7., 10., and 28 below, replace sub-paragraphs 1., 7., 10., and 26. in the EXCLUSIONS – SECTION II section of your policy and new exclusion number 33. is added, in the EXCLUSIONS – SECTION II section of your policy.

EXCLUSIONS - SECTION II

Under Coverage F – Personal Liability and Coverage G – Medical Payment To Others or under any Endorsement shown on the Declarations Page(s) of **your** policy, **we** do not cover:

1. **Bodily injury** or **property damage** arising out of the operation, possession, ownership, repair, maintenance, use, negligent entrustment, or negligent supervision of:
 - a. Aircraft. **We** do cover model airplanes not used or designed for transporting cargo or persons.
 - b. A **motor vehicle** owned or operated or used by or rented or loaned to any **insured**. **We** do provide coverage if the **motor vehicle** is not subject to motor vehicle registration and it is:
 - (1) Used exclusively on the **insured premises**, or
 - (2) Kept in dead storage on the **insured premises**.

The exceptions to the exclusion under 1. b. (1) & (2) above, do not apply to amphibious type vehicles identified in #9 of the **motor vehicle** definition.

- c. Watercraft, while away from the **insured premises** unless the watercraft is owned or rented by **you** and has an inboard or outboard or inboard-outboard motor power of less than 15 horsepower, or is a sailing vessel owned or rented by **you** which is less than 17 feet in length.
- d. Watercraft powered by water jet pumps, including jet skis, wave runners, or similar watercraft.

Exclusions (1.a.), (1.b.), (1.c.) and (1.d.) do not apply to **bodily injury** to a **residence employee** arising out of and in the course of employment by **you**.

7. **Bodily injury** or **property damage** resulting from false arrest, detention, eviction, invasion of privacy, wrongful entry, libel, slander, defamation, malicious prosecution, or any act, or lack of action, that in any manner disparages a person, a person's goods, products, or services, or violates a person's right of privacy.
10. **Bodily injury** or **property damage** resulting from any actual, alleged, threatened or adjudicated sexual abuse, harassment, molestation, or relations.
26. Liability arising out of electronic media such as, but not limited to, electronic chat rooms, electronic bulletin boards, blogs, social or business networking, Facebook, Twitter, Myspace, LinkedIn, or any other electronic media the **insured** uses, hosts, owns, participates in, or over which the **insured** exercises any control.
33. Any actual, alleged, threatened or adjudicated **bodily injury** or **property damage** resulting from physical, mental or emotional injury or damage including, but not limited to, that derived from abuse, harassment, belittlement, disparagement, revilement, castigation, chastisement, criticism, perversion, maltreatment, desecration, vexation, torment, torture, devilment or bullying, whether through physical, verbal, imaged, texted, electronically transmitted, telephonic, or any other means.

Except for the changes to sub-paragraphs 1., 7., 10., and 26., and the addition of sub-paragraphs 33. noted above, all other terms of the section EXCLUSIONS – SECTION II remain the same.

CONDITIONS - SECTION II

Sub-paragraph 2. LIMITS OF LIABILITY below, replaces sub-paragraph 2. **LIMITS OF LIABILITY** in the **CONDITIONS – SECTION II** section of your policy.

CONDITIONS - SECTION II

2. LIMITS OF LIABILITY

Regardless of the number of **insured(s)**, injured persons, applicable insurance policies **we** have issued, premiums paid, claims made, or suits brought, **our** liability is limited as follows:

- a. As respects Personal Liability Coverage, the limit of liability stated on the Declaration Page(s) for Coverage F is the total limit of **our** liability for all damages resulting from any one **occurrence**. When more than one policy issued by **us** to **you** provides coverage for the same loss only the policy with the highest limit of liability coverage will apply. No stacking or aggregation of coverages, limits, or policies will be allowed.
- b. As respects Medical Payments to Others Coverage, the limit of liability stated on the Declaration Page(s) is **our** limit of liability for all medical expenses for **bodily injury** to any one person as the result of any one accident. No stacking or aggregation of coverages, limits, or policies will be allowed.

Sub-paragraph 5. OTHER LIABILITY INSURANCE COVERAGE below, replaces sub-paragraph 5. **OTHER LIABILITY INSURANCE COVERAGE** in the **CONDITIONS – SECTION II** section of your policy.

5. OTHER LIABILITY INSURANCE COVERAGE

Subject to paragraph 2. of this section, this insurance is excess over any other valid and collectible insurance .

Except for the changes to sub-paragraph 2. and 5. noted above, all other terms of the section CONDITIONS – SECTION II remain the same.

ENDORSEMENTS

The opening paragraph of the ENDORSEMENT section of your policy is replaced with the paragraph below:

The following Endorsements are optional coverages and only those Endorsements shown on the Declaration Page(s) of **your** policy apply. None of these Endorsements increase the limits of coverage shown on the Declaration Page(s) unless specifically stated in the Endorsement. All definitions, duties, exclusions, limitations, general provisions, and conditions apply unless specifically modified by the language in the Endorsement.

END HF00001-F005 FOREIGN OBJECTS IN MACHINERY

The last paragraph of END HF00001-F005 which begins with "Under GENERAL EXCLUSION-APPLICABLE TO ALL PERILS AND FORMS OF COVERAGE" is replaced with the following:

Under GENERAL EXCLUSIONS – APPLICABLE TO ALL PERILS AND FORMS OF COVERAGE:

For the purposes of coverage under this endorsement only, exclusion 36. is replaced with the following:

36. **Machinery** colliding with the ground or rocks on the ground, whether or not this policy includes ENDFH00001-F003 MACHINERY EXTENSION. However, this exclusion does not apply to mobile GPS equipment while attached to other **machinery** if END HF00001-F003 – MACHINERY EXTENSION is shown on the Declaration Page(s), and this exclusion does not apply to glass breakage. **We** will pay for sudden and accidental direct physical loss or damage caused by or resulting from foreign objects picked up and taken into the **machinery**.

END HF00001-P006 – SCHEDULED PERSONAL PROPERTY

Sub-paragraph 6. below, replaces sub-paragraph 6. within the second paragraph of END HF00001-P006 – SCHEDULED PERSONAL PROPERTY in the ENDORSEMENTS section of your policy.

The following outline the classifications indicated on the Schedule shown on the Declaration Page(s):

6. Sporting equipment, including golf clubs, golf clothing, golf equipment, walking golf carts, and fishing equipment, as scheduled.

Except for the changes to sub-paragraph 6. of the second paragraph of END HF00001-P006 – SCHEDULED PERSONAL PROPERTY noted above, all other terms of END HF00001-P006 remain the same.

END HF00001-P007– WEIGHT OF ICE, SNOW, OR SLEET

The paragraph below, replaces the opening paragraph of END HF00001-P007– WEIGHT OF ICE, SNOW in the ENDORSEMENTS section of your policy.

Subject to all restrictions, exclusions, and other terms in SECTION I of **your** policy, when END HF00001-P007 is shown on **your** Declaration Page(s) **we** cover sudden, accidental, and direct loss caused by weight of ice, snow, or sleet to other structure(s) listed on the Declaration Page(s) of **your** policy, and to personal property contained in such other structure(s), damaged as a result of this peril, if **your** policy provides coverage for Coverage C – Personal Property.

Except for the changes to the opening paragraph, all other terms of HF00001-P007– WEIGHT OF ICE, SNOW, OR SLEET remain the same.

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