

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – MAINE

DEFINITIONS

Item **B.1.a.(2)** is replaced with the following:

- (2) Maintenance, occupancy, operation, use, loading or unloading of such vehicle or craft by an "insured";

The following is added to item **B. 3.** "Business":

- c. Any activity or process engaged in for money, other consideration, or any benefit, involving the extraction of gas, oil, minerals, or any other substance from the land. This includes the lease of land, buildings, structures, or other personal property for any such activity or process.

The following definitions are added to Paragraph **B.:**

12. "Actual cash value" means the replacement cost of covered property at the time of loss, less the value of physical depreciation as to the damaged property.
13. "Physical depreciation" means a value as determined according to standard business practices.

SECTION I – PROPERTY COVERAGES

B. Coverage B – Other Structures

Paragraph **3.** is deleted and replaced with the following:

3. The most we will pay for this coverage is the limit of liability for **B – Other Structures** shown in the Declarations. Use of this coverage does not reduce the Coverage **A** limit of liability.

C. Coverage C – Personal Property

Paragraph **2.** is deleted and replaced with the following:

2. Limit For Property At Other Locations or Other Structures

a. Other Residences

Our limit of liability for personal property usually located at an "insured's" residence, other than the "residence premises", is 10% of the limit of liability for Coverage **C**, or \$1,000, whichever is greater. However, this limitation does not apply to personal property:

- (1) Moved from the "residence premises" because it is:
- (a) Being repaired, renovated or rebuilt; and

- (b) Not fit to live in or store property in; or

- (2) In a newly acquired principal residence for 30 days from the time you begin to move the property there.

b. Self-storage Facilities or Other Structures on the Residence Premises

Our limit of liability for personal property owned or used by an "insured" and located in a self-storage facility or other structure on the residence premises is 20% of the limit of liability for Coverage **C**, or \$1,000, whichever is greater. However, this limitation does not apply to personal property:

- (1) Moved from the "residence premises" because it is:
- (a) Being repaired, renovated or rebuilt; and
- (b) Not fit to live in or store property in; or
- (2) Usually located in an "insured's" residence, other than the "residence premises".

Paragraph **3.** is deleted and replaced with the following:

3. Special Limits Of Liability

The special limit for each category shown below is the total limit for each loss for all property in that category. These special limits do not increase the Coverage **C** limit of liability.

- a. \$200 on money, virtual currency, digital assets, including but not limited to non-fungible tokens, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards, gift cards and smart cards.
- b. \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. 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.

- c. \$1,500 on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.
- d. \$1,500 on trailers or semitrailers not used with watercraft of all types.
- e. \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones.
- f. \$2,500 for loss by theft of firearms and related equipment.
- g. \$2,500 for loss by theft of 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.
- h. \$2,500 on property, on the "residence premises", used primarily for "business" purposes.
- i. \$1,500 on property, away from the "residence premises", used primarily for "business" purposes. However, this limit does not apply to antennas, tapes, wires, records, disks or other media that are:
 - (1) Used with electronic equipment that reproduces, receives or transmits audio, visual or data signals; and
 - (2) In or upon a "motor vehicle".
- j. \$1,500 on portable electronic equipment that:
 - (1) Reproduces, receives or transmits audio, visual or data signals;
 - (2) Is designed to be operated by more than one power source, one of which is a "motor vehicle's" electrical system; and
 - (3) Is in or upon a "motor vehicle".
- k. \$250 for antennas, tapes, wires, records, disks or other media that are:
 - (1) Used with electronic equipment that reproduces, receives or transmits audio, visual or data signals; and
 - (2) In or upon a "motor vehicle".
- l. \$250 for legally obtained cannabis in any form.
- m. \$2,500 for theft of rugs carpets, tapestries, and wall hangings.
- n. \$2,500 for comic books and trading cards.
- o. \$2,500 for collectibles, figurines, glassware, marble, porcelains, and statuary.

p. \$2,500 for loss by theft of tools and tool accessories.

q. \$2,500 for wine.

E. Additional Coverages

Paragraph 4. **Fire Department Service Charge** is replaced by the following:

4. Fire Department Service Charge

We will pay up to \$500 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.

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

(This is Paragraph **C.4.** in Form **HO 00 04** and Paragraph **D.4.** in Form **HO 00 06.**)

The following provision is added:

Post-judgment Interest

We will pay, in accordance with Maine law, 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.

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

In all forms except **HO 00 08**:

8. Collapse

Paragraph **e.** is deleted and replaced by the following:

- e. Loss to an awning, fence, patio, deck, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, basement wall or floor, retaining wall, bulkhead, pier, wharf or dock is not included under **d.(2)** through **(6)** above, unless the loss is a direct result of the collapse of a building or any part of a building.

The following paragraph is added:

13. Pet Injury Coverage

We will pay up to \$1,000 if a dog or a cat owned by "you" or an "insured" sustains injury while on the "residence premises" while involved in a covered loss. This coverage includes:

- a. First-party claims, up to \$1,000, for veterinary related fees related to injuries; or
- b. up to \$1,000 for burial or disposal expenses if the dog or cat dies as a result of the covered loss.

SECTION I – CONDITIONS

C. Duties After Loss.

Paragraph 1. is deleted and replaced with the following:

1. Give prompt notice to us or our agent. With respect to a loss caused by the peril of Windstorm or Hail, that notice must be provided to us or our agent promptly and no later than one year from the date of the loss;

D. Loss Settlement.

Paragraph 2.d.(2) is deleted and replaced with the following:

(2) Less than \$5,000;

we will settle the loss as noted in 2.a. and b. above whether or not actual repair or replacement is complete.

SECTION I – EXCLUSIONS

Paragraph 5. **Neglect** is replaced by the following:

5. Neglect

Neglect means neglect of any "insured" to use all reasonable means to protect and preserve property at and after the time of a loss. Neglect by any "insured" excludes coverage for all "insureds".

Paragraph 8. **Intentional Loss** is replaced by the following:

8. Intentional Loss

Intentional Loss means any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss.

This exclusion only applies to an "insured" who commits or conspires to commit an act with the intent to cause a loss.

(This is Paragraph A.8. in Forms HO 00 03 and HO 00 05.)

Paragraph J. **Loss Payment** is, with respect to non-fire-related losses, replaced by the following:

J. 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:

1. Reach an agreement with you;
2. There is an entry of a final judgment; or
3. There is a filing of an appraisal award with us.

L. Mortgage Clause (All Forms Except HO 00 04)

The following paragraphs are added:

If loss hereunder is made payable, in whole or in part, to a designated mortgagee not named herein as the "insured", such interest in this Policy may be cancelled by giving to such mortgagee a 10-day written notice of cancellation.

If the "insured" fails to render proof of loss, such mortgagee, upon notice, shall render proof of loss in the form herein specified within 60 days thereafter and shall be subject to the provisions hereof relating to appraisal and time of payment and of bringing suit.

If this Company shall claim that no liability existed as to the mortgagor or owner, it shall, to the extent of payment of loss to the mortgagee, be subrogated to all the mortgagee's rights of recovery, but without impairing mortgagee's right to sue; or it may pay off the mortgage debt and require an assignment thereof and of the mortgage.

Other provisions relating to the interests and obligations of such mortgagee may be added hereto by agreement in writing.

Paragraph 3. is replaced by the following:

3. If we decide to cancel or not to renew this Policy, the mortgagee will be notified with the same number of days' notice as the Cancellation or Nonrenewal provisions of this Policy.

Paragraph R. **Concealment Or Fraud** is deleted.

(This is Condition Q. in Form HO 00 04.)

SECTION II – LIABILITY COVERAGES

A. Coverage E – Personal Liability

Paragraph 1. is replaced by the following in all forms and Endorsements HO 24 73 and HO 24 82:

1. Pay up to our limit of liability for the damages for which an "insured" is legally liable; and

Paragraph 1. is replaced by the following in Endorsement HO 24 10:

1. Pay for the damages for which an "insured" is legally liable, subject to the Aggregate Limit Of Liability, as shown in the Schedule and described in Section II – Conditions, A. Aggregate Limit Of Liability; and

SECTION II – EXCLUSIONS

E. Coverage E – Personal Liability And Coverage F – Medical Payments To Others

Paragraph 1. is replaced by the following in all forms and Endorsement HO 24 73:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" which is intended or reasonably expected by an "insured" even if the resulting "bodily injury" or "property damage":

- a. Is of a different kind, quality or degree than a reasonable person would have expected or intended; or
- b. Is sustained by a different person, entity or property than a reasonable person would have expected or intended.

However, this Exclusion E.1. does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force by an "insured" to protect persons or property;

Paragraph E.7. **Sexual Molestation, Corporal Punishment Or Physical Or Mental Abuse** is replaced by the following:

7. Sexual Molestation, Sexual Misconduct Or Harassment, Corporal Punishment, Physical Or Mental Abuse

"Bodily injury" or "property damage" arising out of any actual, alleged, or threatened sexual molestation, sexual misconduct or harassment, corporal punishment, or physical or mental abuse; or

The following paragraph is added:

10. Exotic Animals

"Bodily injury" or "property damage" caused, whether in whole or in part by any exotic or non-domesticated animals. This includes but is not limited to hooved or farm animals (not including saddle animals), lions, tigers, wolves, bears, venomous constrictions or carnivorous snakes or reptiles, primates (monkeys, gorillas, etc.) or ostriches. The animal(s) must be owned or kept, including temporary supervision, by you or any insured, resident, tenant, or guest whether or not the injury or damage occurs on the "residence premises" or elsewhere.

F. Coverage E – Personal Liability

Paragraph 6. is replaced by the following in all forms and Endorsement **HO 24 73**:

- 6. "Bodily injury" to you or to any son or daughter of yours, if a resident of your household.

This exclusion also applies to any claim made or suit brought against you or any son or daughter of yours, if a resident of your household, to:

- a. Repay; or
- b. Share damages with;

another person who may be obligated to pay damages because of "bodily injury" to any son or daughter of yours, if a resident of your household.

Paragraph 6. is replaced by the following in Endorsement **HO 06 15**:

- 6. "Bodily injury" to you or to any son or daughter of yours, if a resident of your household, or an "insured" as defined under Definition 5.e.

This exclusion also applies to any claim made or suit brought against you or any son or daughter of yours, if a resident of your household, or an "insured" as defined under Definition 5.e., to:

- a. Repay; or
- b. Share damages with;

another person who may be obligated to pay damages because of "bodily injury" to any son or daughter of yours, if a resident of your household, or an "insured" as defined under Definition 5.e.

Paragraph 1.i. in Endorsements **HO 24 10** and **HO 24 82** is replaced by the following:

This insurance does not apply to:

- 1. "Personal injury":
 - i. To you or to any son or daughter of yours, if a resident of your household.

This exclusion also applies to any claim made or suit brought against you or any son or daughter of yours, if a resident of your household, to:

- (1) Repay; or
- (2) Share damages with;

another person who may be obligated to pay damages because of "personal injury" to any son or daughter of yours, if a resident of your household.

SECTION II – ADDITIONAL COVERAGES

A. Claim Expenses

The following paragraph is added:

- 5. Prejudgment interest awarded against an "insured" on that part of the judgment we pay. If we make an offer to pay the applicable limit of liability, we will not pay any prejudgment interest based on that period of time after the offer.

SECTION II – CONDITIONS

Paragraph J. **Concealment Or Fraud** is deleted.

SECTIONS I AND II – CONDITIONS

C. Cancellation

Paragraph 2. is replaced by the following:

2. We may cancel this Policy subject to the provisions of this condition by notifying you in writing of the date cancellation takes effect and the reason for cancellation. This cancellation notice may be delivered to you or mailed to you at your last known address. A postal service certificate of mailing to you will be conclusive proof of notification on the fifth calendar day after mailing.

a. When you have not paid the premium, whether payable to us or our agent or under any finance or credit plan, we may cancel at any time by letting you know at least 10 days before the date cancellation takes effect.

b. When this Policy has been in effect for less than 90 days (less than 120 days if the Policy covers a secondary residence expected to be continuously unoccupied for three or more months in an annual period) at the time the notice of cancellation is received by you and is not a renewal with us, we may cancel for any reason. Except as provided in Paragraph 2.a. above, we will let you know at least 20 days before the date cancellation takes effect.

c. When this Policy has been in effect for 90 days or more (120 days or more if the Policy covers a secondary residence expected to be continuously unoccupied for three or more months in an annual period), or at any time if it is a renewal with us, we may cancel for one or more of the following reasons by letting you know at least 20 days before the date cancellation takes effect:

- (1) Your conviction of a crime having as one of its necessary elements an act increasing any hazard insured against;
- (2) Fraud or material misrepresentation by you or your representative in obtaining this Policy, including a failure to disclose a material fact during the application process that, if known by us, would have substantially altered the terms of the Policy;
- (3) Fraud or material misrepresentation by you in pursuing a claim under this Policy;
- (4) Negligent acts or omissions by an "insured" which substantially increase any hazard insured against;
- (5) Physical changes in the insured property which result in the property becoming uninsurable;

(6) The insured property is vacant and custodial care is not maintained on the property;

(7) A trampoline which remains on the insured property for 30 days or more after the date of notice you receive from us notifying you of our intent to cancel the Policy if it is not removed;

(8) An unfenced or improperly fenced swimming pool which remains on the insured property for 30 days or more after the date of notice you receive from us notifying you of our intent to cancel the Policy if it is not removed or fenced as required by law;

(9) A loss caused by a dog bite and the dog whose bite caused the loss remains after you receive from us our notice of policy cancellation or nonrenewal;

(10) Your failure to comply with reasonable loss control recommendations within 90 days after you receive notice of the loss control recommendations from us; or

(11) Violation of terms or conditions of the Policy.

Paragraph **D. Nonrenewal** is replaced by the following:

D. Nonrenewal

We may elect not to renew this Policy. We may do so by letting you know in writing at least 30 days before:

1. The expiration date of the Policy, for a policy written for a term of one year or less; or
2. The anniversary date of the Policy, for a policy written for a term of more than one year or for an indefinite term.

This nonrenewal notice, together with our reason for nonrenewal, may be delivered to you or mailed to you at your last known address. A post office department certificate of mailing to you will be conclusive proof of notification on the third calendar day after mailing.

The following paragraphs are added:

H. Concealment Or Fraud

We do not provide coverage for the "insured" who, whether before or after a loss, has:

1. Intentionally concealed or misrepresented any material fact or circumstance;
 2. Engaged in fraudulent conduct; or
 3. Made false statements;
- relating to this insurance.

I. Automatic Termination

If you obtain other insurance that provides equal or more extensive coverage for which this policy applies, any similar insurance provided by this policy will terminate on the effective date of that other insurance.

THE FOLLOWING LIMITS OUR LIABILITY

We, the insurance company, our agents, employees, or service contractors, are not liable for damages from injury, death or loss occurring as a result of any act or omission in the furnishing of or the failure to furnish insurance inspection services related to, in connection with or incidental to the issuance or renewal of a policy of property or casualty insurance.

This exemption from liability does not apply:

1. If the injury, loss or death occurred during actual performance of inspection services and was proximately caused by our negligence, or by the negligence of our agents, employees or service contractors;
2. To any inspection services required to be performed under the provisions of a written service contract or defined loss prevention program;
3. In any action against us, our agents, employees, or service contractors for damages proximately caused by our acts or omissions which are determined to constitute a crime, actual malice or gross negligence; or
4. If we fail to provide this written notice to the insured whenever the Policy is issued or when new policy forms are issued upon renewal.

The **Personal Injury Coverage** provision in Endorsement **HO 06 15**, which replaces Paragraph **1.i.** when the Personal Injury endorsement is attached to this Policy, is replaced by the following:

This insurance does not apply to:

1. "Personal injury":
 - i. To you or to any son or daughter of yours, if a resident of your household, or an "insured" as defined under Definition **5.e.**

This exclusion also applies to any claim made or suit brought against you or any son or daughter of yours, if a resident of your household, or an "insured" as defined under Definition **5.e.**, to:

 - (1) Repay; or
 - (2) Share damages with;
another person who may be obligated to pay damages because of "personal injury" to any son or daughter of yours, if a resident of your household, or an "insured" as defined under Definition **5.e.**

All other provisions of this Policy apply.