

SPECIAL PROTECTION COVERAGES

This endorsement expands or adds coverage as follows. We will pay up to:

1. \$2,500 (Cov. B Agri-Pak or Cov. C Homeowners) for personal property while it is away from the initial residence premises resulting in loss from the perils of flood, earth movement, collision or overturn.
2. Two weeks (Cov. C Agri-Pak or Cov. D Homeowners) coverage if civil authority prohibits use of the initial premises as a result of release or impending release of toxic substances.
3. \$200 for removal of trees, shrubs, plants, lawns and debris resulting from the perils of windstorm, hail or weight of ice, snow, or sleet.
4. \$250 lock replacement coverage for loss by theft to dwelling door and window locks. No deductible applies.
5. \$75 per day for assisting in investigation or defense of a claim or suit. No deductible applies.
6. \$1000 per occurrence, at replacement cost, for damage to property of others. No deductible applies.
7. Back-up of sewers, drains, or sumps coverage.
 - A. we will provide coverage for direct loss to Coverage A Dwelling and Coverage B Agri-Pak or Coverage C Homeowners-Personal Property caused by water which backs up through sewers or drains or water which enters into and overflows from within a sump pump, sump pump well, or other type system designed to remove subsurface water which is drained from the foundation areas. This coverage does not apply if the loss is caused by the insured's negligence.
 - B. See below for available coverage limits.

The premium for items 1 - 7 above will be as follows:

Item 7 Coverage Limit	Premium
\$5,000	\$15
\$10,000	\$81
\$15,000	\$110
\$20,000	\$140
\$25,000	\$168

NOTE: Unless otherwise stated, the policy deductible applies.