

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. \$5,000 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. The deductible shown on the declarations will apply. However, the total deductible amount for this coverage will not be less than \$250.

Coverage applies to the initial location and/or initial location plus all insured secondary locations for an additional premium.

The premium will be as follows:

Initial Residence Premises
\$15

Each Secondary Location
\$12

NOTE: Unless otherwise stated, the policy deductible applies.