

This property coverage is subject to the terms shown below.  
The General Conditions Part (Property Coverage) also applies.

-- PLEASE READ THIS CAREFULLY --

### SUPPLEMENTAL PROPERTY COVERAGE PART

We provide the following extensions of coverages.

#### **COVERAGES**

Unless otherwise stated, each supplemental coverage:

- applies for loss caused by a peril covered;
- applies only at the described premises; and
- is not to exceed the limit for each supplemental coverage.

#### **ANTENNAS**

You may apply either your Building or Personal Property Coverage for an amount up to \$500 to cover your outdoor radio, television, or satellite dish or other antennas, including masts, towers, or lead-in wiring. We only cover loss at the described premises caused by a peril covered.

#### **AWNINGS-CANOPIES**

You may apply either your Building or Personal Property Coverage for an amount up to \$1,000 to cover your outdoor awnings and canopies of fabric or slat construction. We only cover loss at the described premises and caused by a peril covered.

#### **FENCES AND SIGNS**

You may apply either your Building or Personal Property Coverage for an amount up to \$1,000 to cover fences. We only cover loss at the described premises and caused by aircraft, civil commotion, explosion, fire, lightning or riot.

#### **FIRE DEPARTMENT SERVICE CHARGES**

You may apply either your Building or Personal Property Coverage for an amount up to \$500 to cover your liability assumed by contract or agreement for fire department service charges.

This coverage is limited to charges incurred when the fire department is called to save or protect covered property from a covered peril.

#### **PERSONAL EFFECTS**

You may apply your Personal Property Coverage for an amount up to \$500 to cover household and personal effects owned by you or your employees, officers or partners. We only cover loss at the described premises and caused by a peril covered. This coverage is limited to \$100 on property owned by any one person.

#### **PERSONAL PROPERTY OF OTHERS**

You may apply your Personal Property Coverage for an amount up to \$2,500 to cover personal property of others in your care. We only cover loss at the described premises and caused by a peril covered. This coverage is only for the benefit of the owners of the personal property.

**TREES, SHRUBS AND PLANTS**

You may apply your Building Coverage for an amount up to \$1,000 to cover outdoor trees, shrubs and plants. We only cover loss at the described premises and caused by aircraft, civil commotion, explosion, fire, lightning or riot. This coverage is limited to \$250 on any one tree, shrub or plant, including debris removal expense.

**TRANSPORTATION COVERAGE**

You may apply your Personal Property Coverage for an amount up to \$500 to covered property while being transported in vehicles you own, lease or operate. We only cover direct loss caused by: civil commotion; collision with another vehicle or object other than the road bed; explosion; fire; lightning; overturn or upset of the vehicle; riot; vandalism; or windstorm.