

## LIMITED THEFT COVERAGE

(Entries required to complete the Schedule will  
be shown below or on the "declarations".)

### Schedule

Limited Theft Coverage Limit	\$	Deductible	\$
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This policy is amended to include the following  
"terms". All other "terms" of the policy apply,  
except as amended by this endorsement.

### DEFINITIONS

With respect to the coverage provided by this  
endorsement, the following definitions are  
added:

1. "Business" means:

- a. farming, whether full-time, part-time, or  
occasional;
- b. a trade, a profession, or an occupation,  
all whether full-time, part-time, or  
occasional. This includes:
  - 1) "home-sharing host activities"; and
  - 2) any rental of property to others other  
than "home-sharing host activities";  
or
- c. any other activity undertaken for money  
or other compensation, but this does not  
include:
  - 1) providing care services to "your"  
relative;
  - 2) providing services for the care of a  
person who is not "your" relative  
and for which the only  
compensation is the mutual  
exchange of like services;
  - 3) a volunteer activity for which "your"  
only compensation is the

reimbursement of expenses  
incurred to carry out the activity; or

- 4) an activity not described in 1.c.1)  
through 1.c.3) above for which  
"your" total compensation for the 12-  
month period immediately prior to  
the first day of this policy period was  
not more than \$2,500.

2. "Domestic employee" means a person  
employed by "you", or a person leased to  
"you" under a contract or an agreement with  
a labor leasing firm, to perform duties that  
relate to the use or care of the "described  
location". This includes a person who  
performs duties of a similar nature  
elsewhere for "you", but only if such duties  
are not in connection with "your" "business".

However, "domestic employee" does not  
include a person who is furnished to "you":

- a. as a temporary substitute for a  
permanent "domestic employee" who is  
on leave; or
  - b. to meet seasonal or short-term  
workloads.
3. "Home-sharing guest" means a person who:
    - a. has entered into an agreement with, or  
arranged compensation with, "you" for  
"home-sharing host activities" by means  
of a "home-sharing platform"; or
    - b. accompanies or lodges with a person  
described in 3.a. above in connection  
with such "home-sharing host activities".

4. "Home-sharing host activities" means:

- a. the rental or holding for rental, or the mutual exchange of services, of all or a portion of the "described location" by "you" to a "home-sharing guest" by means of a "home-sharing platform"; and

- b. any other property or service:

- 1) related to; and
  - 2) made available by "you" for use during;

a rental or mutual exchange of services described in 4.a. above.

However, this item 4.b. does not include any property or service provided by a party other than "you".

5. "Home-sharing platform" means any digital network, online-enabled application, or web site:

- a. that is used to bring about the rental of all or a part of a dwelling or other structure for compensation of any kind, including money or the mutual exchange of services; and
- b. through which the agreement and compensation with respect to such rental can be transacted.

6. For purposes of the coverage provided by this endorsement, the words:

- a. boarder;
- b. guest;
- c. roomer; and
- d. tenant;

do not include a "home-sharing guest".

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## PROPERTY COVERAGES

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- 1. With respect to the coverage provided by this endorsement, under Principal Coverages, item 3., Coverage C -- Personal Property, is deleted and replaced by the following:

- 3. **Coverage C -- Personal Property**

- a. **Covered Property**

- 1) "We" cover personal property that is owned or used by "you" or a "domestic employee" while such property is on the "described location". Property placed for safekeeping in:

- a) a bank;
        - b) a trust or safe deposit company;
        - c) a public warehouse; or
        - d) an occupied dwelling that is not:
          - (1) owned by "you";
          - (2) rented to "you"; or
          - (3) occupied by "you";

is considered on the "described location".

- 2) **Limitations On Certain Property** -- The special "limits" shown in 3.a.2)a) and 3.a.2)b) below do not increase the "limit" that applies to Limited Theft Coverage.

The "limit" that applies to each class is the total "limit" per occurrence for all items in that class.

- a) \$1,500 on watercraft of all types, including their furnishings, equipment, engines, motors, trailers, and semitrailers.

- b) \$1,500 on trailers and semitrailers, other than trailers and semitrailers designed for or used with watercraft.

b. **Property Not Covered** -- "We" do not cover:

- 1) aircraft, meaning apparatus or devices designed or used for flight. This includes parts or equipment of aircraft, whether or not attached.

However, this item 3.b.1) does not include aircraft:

- a) that are designed and used for hobby or model purposes; and
  - b) that are not designed or used to carry one or more operators, any other person, or cargo;
- 2) animals, birds, fish, or insects;
  - 3) data, regardless of the medium on which it exists.

However, "we" do cover the cost of:

- a) blank recording or storage media; and
  - b) prepackaged computer programs that can be obtained in the retail marketplace;
- 4) electronic equipment that reproduces, receives, or transmits audio, visual, or data signals, or antennas, wires, accessories, or media designed for use with such equipment, while the equipment, antennas, wires, accessories, or media are in or on a "motorized vehicle" or watercraft;
  - 5) grave markers or mausoleums;
  - 6) "hovercraft". This includes parts or equipment of "hovercraft", whether or not attached.

However, this item 3.b.6) does not include "hovercraft":

- a) that are designed and used for hobby or model purposes; and

- b) that are not designed or used to carry one or more operators, any other person, or cargo;

- 7) land, including the land on which covered property is located, underground water, or surface water;
- 8) loss that results from credit cards, electronic fund transfer cards, or electronic access devices that make possible the deposit, withdrawal, or transfer of funds;
- 9) "motorized vehicles" or, while in or on a "motorized vehicle", their parts, equipment, or accessories.

However, this item 3.b.9) does not apply to a "motorized vehicle" that is not required by law or governmental regulation to be registered for use on public roads or property and that is:

- a) designed to assist the handicapped; or
  - b) owned by "you" and used only to service the "described location";
- 10) property separately described and specifically insured by this policy or any other insurance, regardless of the "limit" that applies to such property under such insurance;
  - 11) trees, plants, shrubs, or lawns, except as provided under the Incidental Coverage for Trees, Plants, Shrubs, Or Lawns;
  - 12) property used at any time or in any manner for "business" purposes.

However, this item 3.b.12) does not apply to property that is:

- a) usual to the occupancy of the "described location" as a place of residence;
- b) rented or held for rental to others; and
- c) used primarily for other than "home-sharing host activities";

- 13) accounts, bank notes, bills, bullion, cards or other devices on which a cash value is stored electronically, coins, deeds, evidence of debt, gold, goldware, gold-plated ware, letters of credit, manuscripts, medals, money, notes other than bank notes, numismatic property, passports, personal records, pewterware, philatelic property, platinum, platinumware, platinum-plated ware, scrip, securities, silver, silverware, silver-plated ware, smart cards, stamps, or tickets;
  - 14) jewelry, watches, precious or semiprecious stones, gems, or furs; or
  - 15) guns or items related to guns.
- c. Subject to the limitations set forth in 3.a.2) above, the Limited Theft Coverage Limit shown in the Schedule above is the most "we" pay per occurrence for all property covered under Coverage C.
2. With respect to the coverage provided by this endorsement, under Property Coverages, Incidental Coverages, Trees, Plants, Shrubs, Or Lawns, item a. is deleted and replaced by the following:
- a. "We" pay for direct physical loss to trees, plants, shrubs, or lawns on the "described location" caused by:
    - 1) a vehicle that is not owned or operated by "you" or an occupant of the "described location"; or
    - 2) any of the following perils that apply to property covered under Coverage C:
      - a) Aircraft;
      - b) Damage By Burglars;
      - c) Explosion;
      - d) Fire Or Lightning;
      - e) Riot Or Civil Commotion;
      - f) Theft; or
      - g) Vandalism Or Malicious Mischief.
- However, "we" do not cover trees, plants, shrubs, or lawns grown for "business".
3. The following is added under Perils Insured Against:
- Theft**
- a. Subject to item b. below, "we" insure against direct physical loss to property covered under Coverage C caused by:
    - 1) theft or attempted theft; or
    - 2) vandalism or malicious mischief as a result of theft or attempted theft, but this does not include loss:
      - a) to property on the "described location"; or
      - b) that ensues from a wrongful act committed intentionally in the course of vandalism or malicious mischief;
- if, immediately prior to the loss, the dwelling has been vacant for more than 60 consecutive days. A dwelling being built is not vacant.
- b. However, "we" do not pay for loss:
  - 1) caused by "you";
  - 2) caused by theft in or to a structure being built, or theft of materials or supplies for use in construction of the structure, until the structure is finished and occupied;
  - 3) of a precious or semiprecious stone from its setting;
  - 4) that results from the theft of:
    - a) a credit card;
    - b) an electronic fund transfer card; or
    - c) an electronic access device that makes possible the deposit, withdrawal, or transfer of funds;
  - 5) caused by:
    - a) a tenant, roomer; or boarder;
    - b) a member of a tenant's household; or

- c) an employee of:
    - (1) a tenant, roomer; or boarder; or
    - (2) a member of a tenant's household;
  - 6) that arises out of or results from "home-sharing host activities"; or
  - 7) that is excluded under General Exclusions.
4. With respect to the coverage provided by this endorsement, under Property Coverages, General Exclusions, the following is added to Earth Movement:
- This item f. does not apply to loss caused by theft that is otherwise covered by this policy.
5. With respect to the coverage provided by this endorsement, under Property Coverages, General Exclusions, the following is added to Water:
- This item l. does not apply to loss caused by theft that is otherwise covered by this policy.

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## **HOW MUCH WE PAY FOR LOSS**

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With respect to the coverage provided by this endorsement, item 2., Deductible, is deleted and replaced by the following:

- 2. A deductible applies to Limited Theft Coverage. The deductible that applies is \$500 unless a higher deductible is shown in the Schedule above.

Subject to the "limits" that apply, "we" pay that part of the total of all loss payable that is greater than the deductible. If more than one deductible applies to a loss, only the highest deductible amount will apply.

The deductible applies:

- a. per occurrence; and
- b. separately at each covered location.

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