

ENDORSEMENT No. PO54 (Ed. 2)

Comprehensive Plus Coverage

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

If the DECLARATIONS shows that this "Comprehensive Plus Coverage Endorsement" applies to your policy, then in consideration of the additional premium paid by you for such coverage, this endorsement changes the Special Limits of Insurance on Appurtenant Structures, changes the Special Limits of Insurance on Personal Property, and allows for an increase in the **limit of insurance** applicable to Coverage D. Loss of Use as stated herein.

This endorsement replaces only those portions of the policy specifically identified in this endorsement and stated below. All other terms, conditions, provisions, limitations, and exclusions of the policy remain unchanged.

Coverage B. Appurtenant Structures is replaced with the following:

COVERAGE B. APPURTENANT STRUCTURES

We insure against the risks of direct physical loss by **earthquake** to:

Appurtenant structures on the **residence premises** set apart from the **dwelling** by clear space. This includes structures connected to the **dwelling** by only a fence, utility line, or similar connection.

Special Limits of Insurance on Appurtenant Structures:

The **limits of insurance** shown below are **sublimits** of the **limit of insurance** for Coverage B. Appurtenant Structures and do not increase the **limits of insurance** shown on the DECLARATIONS. The **sublimits** shown below are the maximum amounts we will pay for any one **earthquake** loss for all property in each numbered category below. Any loss in excess of the **sublimit** will not be calculated toward the fulfillment of the **deductible** requirement:

1. \$25,000 on swimming pools, spas and hot tubs, including the tile attaching the pool, spa or hot tub to a deck, whirlpool baths and pools such as fish ponds and decorative pools, including all concrete, stone, tile or similar decking material and all related equipment;
2. \$3,000 on fences of all kinds and types of material and construction;
3. \$3,000 on retaining walls that are not part of the foundation of the **dwelling** or appurtenant structures;
4. \$3,000 on those portions of walks, driveways, patios, stairs, porches, and other paved surfaces that are outside the foundation walls of the insured **dwelling**;
5. \$3,000 on other outdoor fixtures such as, but not limited to, playground equipment, light posts, barbeques, gazebos, trellises, greenhouses, or tool and lawn equipment sheds.
6. Chimney(s) attached to or part of the appurtenant structures up to a **sublimit** of \$5,000 total, regardless of the number of chimneys covered. We will not pay more than the smallest of the following amounts:
 - a. \$5,000; or
 - b. the cost to replace the masonry chimney(s) with a non-masonry, earthquake-resistant chimney(s); or
 - c. the **actual cash value** of the damaged chimney(s) if repair or replacement is not elected; or
 - d. the necessary amount actually spent to repair the damaged chimney(s).

Coverage C. Personal Property is replaced with the following:

COVERAGE C. PERSONAL PROPERTY

We insure against the risk of direct physical loss by earthquake to:

Personal property usual to the occupancy of a **Dwelling** and owned or used by an **insured** while it is at the **residence premises**.

Special Limits of Insurance on Personal Property: The **limits of insurance** shown below are **sublimits** of the **limit of insurance** for Coverage C, Personal Property and do not increase the **limits of insurance**, as shown on the DECLARATIONS. The lesser of the **sublimits** shown below or on the Declarations Page (limits of insurance for Coverage C, Personal Property) are the maximum amounts **we** will pay for any one earthquake loss for all personal property in each numbered category below. Any loss in excess of the **sublimit** will not be calculated toward the fulfillment of the **deductible** requirement:

1. \$10,000 on Computer Equipment including all data processing equipment, printers, scanners, fax machines, copiers and other computer related components, computer software and programs including the direct expense of re-creating and entering data into the computer which was lost due to the earthquake.
2. \$5,000 on jewelry, watches, precious and semiprecious stones, articles of gold, silver, platinum or other precious metals and alloys.
3. \$1,500 on all items of glassware, ceramics, china, crystal and dishware, whether for utility or decorative purpose, ornamental items of porcelain and silver including, but not limited to, lamps or statuary.
4. \$1,500 on silverware, silver-plated ware, goldware, gold-plated ware or any item the majority of the value of which is gold or silver.
5. \$10,000 on fur and fur coats and any other articles containing fur.
6. \$10,000 on film, electronic or video cameras of any kind and their related equipment and accessories.
7. \$10,000 on musical instruments.
8. \$10,000 on sporting equipment and firearms including guns and collections.
9. \$10,000 on **fine arts**.

Coverage D. Loss of Use is amended by the addition of the following:

The **limit of insurance** for Coverage D. Loss of Use has been increased. The new **limit of insurance** for Coverage D. Loss of Use is shown in the DECLARATIONS or any amended DECLARATIONS issued by us, but shall be no more than \$250,000.