ENDORSEMENT No. PO54 (Ed. 201708)
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 change the Special Limits of Insurance on Dwelling, changes the Special Limits of Insurance on Appurtenant Structures, changes the Special Limits of Insurance on Personal Property, and changes the limit of insurance on Loss of Use.

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 A. Dwelling: Special Limits of Insurance on Dwelling. Sublimit 1 is removed.

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. $100,000 - 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. $5,000 – Landscaping, outdoor trees, shrubs, and plants. The most we will pay for loss or damage (including debris remove expense) is $1,000 per any one plant.

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 sublimits shown below 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. $15,000 - 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. $25,000 - Jewelry, watches, precious and semiprecious stones, articles of gold, silver, platinum or other precious metals and alloys, silverware, silver-plated ware, goldware, gold-plated ware or any item the majority of the value of which is gold or silver.

3. $10,000 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. $15,000 - Fine arts.

5. $5,000 - Alcohol and alcohol containers.

**COVERAGE D. LOSS OF USE**

The *limit of insurance* for Coverage D. Loss of Use may be increased. The *limit of insurance* for Coverage D. Loss of Use is shown in the DECLARATIONS or any amended DECLARATIONS issued by us.