



July 2024

To Our Illinois Producers:

This is a revised edition of the **Masterpiece Contract Guide**, effective July 15, 2024. We recommend that you refer to the previous guide as a reference for inforce policies.

This guide reflects changes which affect the following coverages:

Cyber Protection Coverage

We introduced:

- Definitions:
 - Social engineering fraud
 - Specified relative
- Exclusions:
 - Widespread event
 - Widespread trigger
 - Unrelated persons or entities

We revised:

- Definitions:
 - Account Funds
 - Cyber extortion occurrence
 - Cyber financial loss occurrence
 - Financial institution
- Cyber Extortion Coverage
 - Cyber extortion expenses
- Cyber Financial Loss Coverage
 - Cyber financial loss expenses
- Cyber Personal Protection Coverage
 - Cyber personal protection expenses
- Conditions
 - Proof of loss
- Exclusions:
 - Acts of certain persons

Please contact your Personal Risk Services underwriter if you have any questions about this reference guide or the above changes.

Chubb Personal Risk Services

Name and address of insured

Insureds name
Mailing address
Mailing city, Mailing state Mailing zip code

Effective date Effective date

Policy no. Policy number

Issued by Issuing company

a stock insurance company

incorporated in Issuing state

Policy period Inception date to Expiration date

If you have any questions, please contact

Producers name

Street address

City, State Zip code

Telephone number

This table of contents lists your policy provisions. Please attach this table of contents to your policy so you have a current list of your coverages at all times.

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CHUBB®

Policy no.
Effective Date
Name of insured

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Reference Copy

This is your Chubb Masterpiece Policy. Together with your Coverage Summary, it explains your coverages and other conditions of your insurance in detail.

This policy is a contract between you and us. **READ YOUR POLICY CAREFULLY** and keep it in a safe place.

Agreement

We agree to provide the insurance described in this policy in return for your premium and compliance with the policy conditions.

Definitions

In this policy, we use words in their plain English meaning. Words with special meanings are defined in the part of the policy where they are used. The few defined terms used throughout the policy are defined here:

You means the person named in the Coverage Summary, and a spouse who lives with that person.

Spouse means a partner in marriage or a partner in a civil union recognized under state law.

We and **us** mean the insurance company named in the Coverage Summary.

Family member means your relative who lives with you, or any other person under 25 in your care or your relative's care who lives with you, or a student under 25 in your care temporarily away at school who is a resident of your household.

Policy means your entire Masterpiece Policy, including the Coverage Summary and any Mortgagee's Coverage Summary.

Coverage Summary means the most recent Coverage Summary we issued to you, including any subsequent Coverage Updates.

Occurrence means a loss or accident to which this insurance applies occurring within the policy period. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

Business means any employment, trade, occupation, profession, or farm operation including the raising or care of animals.

Cyber attack means the following malicious or fraudulent acts: unauthorized access to or use of electronic data processing property; alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, or destruction of electronic data processing property; transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property; or restriction or inhibition of access targeted at or directed against electronic data processing property.



Definitions

(continued)

Cyber attack does not mean the following non-malicious acts: human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by you, a family member, or a third party providing services to you; mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or power failure, surge or diminution of electronic systems.

SECURITY

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your house unless stated otherwise or an exclusion applies.

"House" means the main one-family or two-family dwelling at each Illinois location with Deluxe House Coverage shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for each house for each occurrence is shown in the Coverage Summary.

To help you and us agree on the appropriate amount of coverage, we may, but are not obligated to, conduct appraisals of your house and other permanent structures and also make periodic adjustments to the amount of coverage. It is your duty to advise us of additions, alterations or renovations to your house or other permanent structures at the beginning of, throughout, and at the completion of construction so that the amount of coverage for your house or other permanent structures can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

At the time of a covered loss, the amount of coverage for your house will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

Special deductibles. If more than one special deductible applies to a covered loss (other than the construction deductible or the vacant house deductible), the special deductible with the greatest dollar amount applies to the covered loss.

If any individual or combination of the following special deductibles applies to a covered loss, the greatest dollar amount of any other applicable special deductible and any of these applicable deductibles will be combined, and the total amount of all applicable deductibles will be applied to the covered loss:

- the construction deductible; or
- the vacant house deductible.

Construction deductible. In lieu of the base deductible, a 5% special construction deductible applies to each occurrence if at any time during the policy period:

- you are newly constructing your house;
- you are newly constructing an other permanent structure which will equal or exceed 10% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss; or
- you are constructing additions, alterations, or renovations to your house or an other permanent structure which will equal or exceed the lesser of 10% of the amount of coverage for the house at the time of a covered loss or \$500,000, and you or your agent did not notify us, and the covered loss commenced at such house or other permanent structure.

Reference Copy

Payment for a Loss

(continued)

This construction deductible applies to your house, contents and extra coverages. The dollar amount of this deductible is equal to 5% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss.

If the dollar amount of the base deductible is greater than the dollar amount of the construction deductible, the dollar amount of the construction deductible is increased to the dollar amount of the base deductible. This construction deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

Vacant house deductible. In lieu of the base deductible, a 5% special vacant house deductible applies to each occurrence if your house has been substantially empty of furnishings and contents for more than 30 consecutive days at the time of a covered loss, and you did not notify us it would be vacant.

This vacant house deductible applies to your house, contents and extra coverages. The dollar amount of this deductible is equal to 5% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss. If your house coverage amount is increased because of extended replacement cost, the deductible will be based on the increased amount. If the dollar amount of the base deductible is greater than the dollar amount of the vacant house deductible, the dollar amount of the vacant house deductible is increased to the dollar amount of the base deductible. This vacant house deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

Payment basis

Your Coverage Summary indicates the payment basis for each house.

"Reconstruction cost" means the lesser of the amount required at the time of loss to repair, replace or rebuild, at the same location, your house or any other permanent structure, using like design, and materials and workmanship of comparable kind and quality. This includes the reasonable cost for matching to ensure visual continuity with any adjacent undamaged portions of your house or other permanent structure consisting of the same materials.

"Reconstruction cost" does not include any amount required for:

- the excavation, replacement or stabilization of land under or around your house or any other permanent structure;
- conforming to any law or ordinance that regulates the repair, replacement, rebuilding or demolition of your house or any other permanent structure; or
- removing the debris of a covered loss or the property that caused a covered loss.

Extended replacement cost. If the payment basis is extended replacement cost, we will pay the reconstruction cost even if this amount is greater than the amount of coverage for your house as shown in the Coverage Summary or the amount of coverage for other permanent structures as shown in the Coverage Summary.

Extended replacement cost is provided on the condition that you maintain at least the amount of coverage for your house and other permanent structures as previously agreed to, including any adjustments by us based on appraisals, revaluations and annual adjustments for inflation.

Reference Copy

Payment for a Loss

(continued)

If you have a covered partial loss to your house or other permanent structure and do not begin to repair, replace, or rebuild the lost or damaged property within 180 days from the date of loss or a later date if agreed to by us, we will only pay the reconstruction cost, less depreciation.

Your payment basis however will be Verified replacement cost if at the time of a covered loss:

- you have renovated or constructed additions to your house or other permanent structure and the square footage is more than 25% greater than the square footage since we last inspected your house or other permanent structure, or the last time you notified Chubb in writing of any square footage increases;
- you have a covered total loss to your house or other permanent structure and do not begin to replace or rebuild the lost or damaged property within 180 days from the date of loss or a later date if agreed to by us;
- you do not repair, replace, or rebuild your house or other permanent structure at the same location.

Your payment basis however will be Conditional replacement cost if at any time during any policy period of this coverage:

- you are newly constructing your house;
- you are newly constructing an other permanent structure which will equal or exceed 10% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss; or
- you are constructing additions, alterations, or renovations to your house or an other permanent structure which will equal or exceed the lesser of 10% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss or \$500,000. Conditional replacement cost will remain your payment basis until construction is completed.

Your duty: It is your duty to notify your agent or broker at the beginning of, throughout, and at the completion of construction so that the amount of coverage for your house or other permanent structures can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide. This is to reduce the possibility of being underinsured.

- If you cannot repair, replace, or rebuild your house because your primary mortgagee or its assignees has recalled your mortgage, we will pay the reconstruction cost up to the amount of coverage shown in the Coverage Summary for your house, minus what is due to the mortgagee.

Verified replacement cost. If the payment basis is verified replacement cost, we will pay the reconstruction cost of:

- your house up to the amount of coverage shown in the Coverage Summary; and
- other permanent structures up to the amount of coverage for other permanent structures, whether or not you actually repair, replace, or rebuild.

Verified replacement cost is provided on the condition that you maintain at least 90% of the full amount of coverage we recommend for your house, including any adjustments by us based on appraisals, revaluations and annual adjustments for inflation.

If you have a covered partial loss to your house or an other permanent structure, and do not begin to repair, replace, or rebuild the lost or damaged property within 180 days from the date of loss or a later date if agreed to by us, we will only pay the reconstruction cost less depreciation.

Reference Copy

Payment for a Loss

(continued)

Conditional replacement cost. If the payment basis is conditional replacement cost, our payment will be the greater of the following:

- the reconstruction cost less depreciation; or
- the proportion of the covered loss to your house or other permanent structure determined by dividing the amount of coverage for your house as shown in the Coverage Summary, by 80% of the amount required to rebuild your entire house.

However, our payment will not exceed the lesser of:

- the reconstruction cost; or
- the amount of coverage for your house as shown in the Coverage Summary or the amount of coverage for other permanent structures.

If you have a covered partial loss to your house or an other permanent structure, and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, our payment will be the lesser of the following:

- the reconstruction cost less depreciation; or
- the proportion of the covered loss to your house or other permanent structure determined by dividing the amount of coverage for your house as shown in the Coverage Summary by 80% of the amount required to rebuild your entire house.

However, our payment will not exceed the lesser of:

- the reconstruction cost; or
- the amount of coverage for your house as shown in the Coverage Summary or the amount of coverage for other permanent structures.

Limited ability to rebuild. If the repair, replacement, or rebuilding of your home, excluding rebuilding to code, would cost more than 50% of the amount of coverage for the house as shown in the Coverage Summary at the time of loss; and the requirements of conforming to any law or ordinance prohibit you from repairing, replacing, or rebuilding at least 90% of your home's square footage that existed prior to the loss; we will pay the loss as if it were a total loss and the payment basis will be verified replacement cost.

Deluxe House Coverage

In Deluxe House Coverage, a "covered loss" includes **all risk** of physical loss to your house or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Reference Copy

Extra Coverages

In addition to covering the physical loss to your house, we also provide other related coverages. These coverages are in addition to the amount of coverage for your house unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Extra Coverages only apply to other permanent structures on the grounds of your house if an amount of coverage greater than zero is shown in the Coverage Summary for such other permanent structures.

Homeowner assessments

We cover your share of an assessment charged against you during the policy period by your homeowners association. But the assessment must be a result of:

- physical loss to property owned collectively by all homeowners that would be covered under this policy if the same physical loss occurred to your house or other permanent structure; or
- an occurrence that would be covered under personal liability coverage if personal liability coverage is shown in the Coverage Summary or under any other personal insurance policy issued by a direct or indirect subsidiary of Chubb Limited providing you with personal liability coverage.

We will pay homeowner assessments resulting from an earthquake only if earthquake coverage is shown in your Coverage Summary for that location. But your earthquake special deductible applicable to the amount of coverage for your house, as described in your Coverage Summary, applies to your share of the assessment.

If there is a loss from an earthquake and earthquake coverage is not shown in your Coverage Summary for that location, we do insure homeowner assessments resulting from ensuing covered loss due to fire, explosion, theft or glass breakage unless an exclusion applies.

We will pay up to \$50,000, or any greater amount shown in the Coverage Summary, for any one occurrence, regardless of the number of assessments. But we will not pay more than \$5,000, or any greater amount shown in the Coverage Summary, in any one occurrence for assessments that result from a deductible in your homeowners association's insurance.

However, if the date of the physical loss or the occurrence that triggered the homeowners assessment occurred prior to the effective date of the policy period in which the assessment was charged and the house at the time of the loss was not listed on this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to the limit that was in effect with your prior policy, but not more than \$2,000, for any one occurrence.

In the Policy Terms, General Conditions, Policy period, the following condition does not apply to Homeowner assessments: All coverages on this policy apply only to occurrences that take place while this policy is in effect.

Unless an earthquake special deductible applies as stated above, there is no deductible for this coverage.

Other permanent structures

This coverage is in effect only if an amount of coverage greater than zero is shown in the Coverage Summary for your Other permanent structures.

Reference Copy

Extra Coverages

(continued)

We cover other permanent structures on the grounds of your house. For each occurrence, we will pay up to the amount of coverage shown in the Coverage Summary for "other permanent structures" at this location. The same payment basis applies to other permanent structures as to the house itself unless stated otherwise in the Coverage Summary.

Additional living expenses

Under certain conditions when your house or other permanent structure cannot be lived in because of a covered loss to your house or other permanent structure or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses. If Limited additional living expenses coverage is shown in the Coverage Summary, the amount shown for this limited coverage is the maximum amount we will pay for all additional living expenses combined for each occurrence. There is no deductible for this coverage.

"Contents" means personal property you, a family member, or a domestic employee owns or possesses covered by us.

Extra living expenses. If a covered loss makes your house or other permanent structure uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We will pay for the boarding of your domestic animals displaced from an other permanent structure even when you have not been displaced by the covered loss. We cover these increases to your normal living expenses for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your house or other permanent structure to a habitable condition;
- the shortest amount of time required to settle elsewhere if you or members of your household permanently relocate;
- the reasonable amount of time required to restore the house or other permanent structure to the condition it was in prior to the covered loss if you are newly constructing your house or other permanent structure or constructing additions, alterations, or renovations to your house or other permanent structure at the time of a covered loss, but we will only cover the increase in your normal living expenses incurred by you; or
- up to two years from the date of loss, or a later date if agreed to by us.

If your house is vacant at the time of the covered loss or you are temporarily not living in your house because of construction or renovation prior to the covered loss, then we do not cover Extra living expenses.

However, if your planned move-in date is extended due to the covered loss, we will only pay Extra living expenses beyond the planned move-in date.

You must inform us of your decision whether you intend to repair, replace, or rebuild the house or other permanent structure, or to permanently relocate, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the extra living expenses will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Reference Copy

Extra Coverages

(continued)

Fair rental value. If a covered loss makes a part of your house or other permanent structure which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. We will cover the fair rental value for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your house or other permanent structure to a habitable condition; or
- up to two years from the date of loss, or a later date if agreed to by us.

However, you must inform us of your decision whether you intend to repair, replace, or rebuild the house or other permanent structure, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the coverage for fair rental value will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Forced evacuation expenses. If you evacuate your house or other permanent structure due to a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your house or other permanent structure is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. However, if we determine after the threat of loss is over that there is no covered loss to your house or other permanent structure that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your house or other permanent structure due to a peril covered under this policy.

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time.

Land

Whenever there is a covered loss to your house or other permanent structure and the related repair, replacement, or rebuilding requires excavation, replacement, or stabilization of land under or around your house or other permanent structure, we will pay the necessary cost for the excavation, replacement, or stabilization of the land. The amount of coverage is 10% of the amount of the covered loss to your house or other permanent structure, but not less than \$10,000.

Landscaping

We cover trees, shrubs, plants, and lawns, which are on the grounds of your house and other permanent structures, against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay:

- up to a total of 5% of the amount of coverage for the house at which the loss occurs, unless a greater percentage is shown in the Coverage Summary, but
- not more than \$10,000 for any one tree, shrub, or plant, unless a greater amount is shown in the Coverage Summary.

Reference Copy

Extra Coverages

(continued)

If your payment basis is extended replacement cost, the 5% is applied to the increased amount of coverage.

This extra coverage does not apply to naturally occurring or native grown vegetation, including but not limited to brush, woodlands, forests, grasslands, wetlands or mangroves. We also do not cover vineyards, sod farms, tree farms, orchards, and crops or plants containing cannabinoids grown or used primarily for business purposes.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,000 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Fire or police department charges

If a fire or police department is called to protect your house or its grounds against a covered loss, we will pay up to \$1,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Lock replacement

If the keys or remote unlocking devices to the exterior doors of your house or other permanent structure or to an electronic gate which you own and used solely for your house or other permanent structure, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,000. There is no deductible for this coverage.

Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your house or other permanent structure against further covered damage. These payments do not increase the amount of coverage for your house or other permanent structures.

Construction materials

We cover the materials and supplies owned by you on the grounds of your house for use in the construction, alteration, and repair of your house or other permanent structures. These payments apply only to a covered loss, and they do not increase the amount of coverage for your house or other permanent structures.

Reference Copy

Extra Coverages

(continued)

Rebuilding to code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of the loss, that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your house or other permanent structure made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of your house or other permanent structure necessary to complete the repair, replacement, or rebuilding of the damaged portion of your house or other permanent structure; or
- the demolition of the undamaged portion of your house or other permanent structure when your house or other permanent structure must be totally demolished.

However, we will not pay for:

- the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss;
- any loss in value to covered property due to the requirements of any ordinance or law; or the costs to comply with any ordinance or law which requires you to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants in or on your house or other permanent structure. This coverage is limited at the time of a covered loss if Limited rebuilding to code coverage is shown in the Coverage Summary for your location(s).

If the Limited ability to rebuild provision applies and you repair, replace or rebuild your house at the same location, the maximum amount of Rebuilding to code coverage for each occurrence is limited to the amount of Rebuilding to code coverage shown in your Coverage Summary, or 30% of the amount of coverage for your house at this location shown in your Coverage Summary, whichever is less at the time of a covered loss.

This coverage does not apply unless you repair, replace, or rebuild your house or other permanent structure at the same location.

GreenWise® utility expenses

As described below, if you have a covered loss to your solar, wind, or geothermal electrical power-generating system or to your alternative water system on the grounds of your house, we provide coverage for GreenWise utility expenses, which consists of power utility expenses, power utility income, and alternative water expenses. The maximum amount we will pay for all GreenWise utility expenses combined for each occurrence is \$50,000. These payments do not increase the amount of coverage for your house or other permanent structures. There is no deductible for this coverage.

Power utility expenses. If a covered loss to your solar, wind, or geothermal electrical power-generating system on the grounds of your house makes it necessary for you to purchase all of your electrical power from a power utility company, we cover the increase in these utility expenses for the reasonable amount of time required to restore or replace the system, even if the policy period ends during that time.

Reference Copy

Extra Coverages

(continued)

Power utility income. If a covered loss to your solar, wind, or geothermal electrical power-generating system on the grounds of your house causes a loss of your power utility income, we cover this loss of your power utility income for the reasonable amount of time required to restore or replace the system, even if the policy period ends during that time.

"Power utility income" means income paid to you, or renewable energy certificates or other similar monetary credits issued to you, by a power utility company for income or credits you earn from the excess electrical power produced by your solar, wind, or geothermal electrical power-generating system. We average the income or the value of the certificates or credits over the 12-month period immediately prior to a covered loss.

Alternative water expenses. If a covered loss to your alternative water system makes it necessary for you to purchase replacement water for residential watering of the grounds of your house, we cover the increase in these water expenses for the reasonable amount of time required to restore or replace the system, even if the policy period ends during that time. However, we do not cover this increase if the covered loss is to only the system's sprinkler heads.

"Alternative water system" means a plumbing system and its components, including cisterns and holding tanks, permanently installed on the grounds of your house to supply or reuse non-potable, untreated or partially-treated household wastewater, ground water, or rain water, also called "gray water", for residential watering of the grounds of your house in accordance with your local building codes. Alternative water system does not include a water well.

Coverage for power utility expenses, power utility income, and alternative water expenses applies only if you begin to repair or replace the applicable lost or damaged solar, wind, or geothermal electrical power-generating system or your alternative water system within 180 days of the date of loss, or a later date if agreed to by us.

Water detection expense

We will reimburse you up to \$5,000 for the reasonable cost and installation of a water leak detection and control system following a covered water damage loss to your house shown in the Coverage Summary, to its other permanent structures, or to other property in these structures covered under this policy. This extra coverage applies only if:

- the amount of the covered water damage loss to covered property is \$10,000 or more prior to the application of any applicable deductible;
- the covered water damage loss is caused by a leak or break in a plumbing, heating, or air conditioning system; and
- the installation of a water leak detection and control system would protect against a similar loss in the future and was the first time such a system was installed in your house or other permanent structures, which had the covered water damage loss.

These payments do not increase the amount of coverage for your house or other permanent structures.

Reference Copy

Extra Coverages

(continued)

"Water leak detection and control system" means a system in your house or its other permanent structures that monitors:

- areas containing plumbing devices, appliances, and other outlets for a water leak and if detected, closes the main water supply line; or
- unusual water flow patterns or unexpected interior water overflow and if detected, closes the main water supply line.

There is no deductible for this expense.

Generator installation expense

We will reimburse you for the reasonable cost of labor you incurred, up to \$2,500, to install a "generator system" following a covered water damage loss to your house shown in the Coverage Summary, to its other permanent structures, or to other property in these structures covered under this policy. This extra coverage applies only if:

- the amount of the covered water damage loss to covered property is \$10,000 or more prior to the application of any applicable deductible; and
- the covered water damage loss is caused by frozen pipes or failure of sump pumps due to loss of electrical power.

These payments do not increase the amount of coverage for your house or other permanent structures.

"Generator system" means a generator that can automatically supply backup electricity to maintain operation to critical loads such as a sump pump, heating system, refrigerator or a freezer, and alarms or residential fire sprinkler system, if applicable, for your house or other permanent structures when there is a loss of electrical power.

There is no deductible for this expense.

Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to your house shown in the Coverage Summary, or its other permanent structures, or by a covered water damage loss to your contents anywhere in the world if contents coverage is shown in the Coverage Summary for this location. For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your house, other permanent structures, or contents.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your house or other permanent structure for mold;
- testing the surfaces and materials of your house, other permanent structure or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

Reference Copy

Extra Coverages

(continued)

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your house rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Contents" means personal property you or a family member owns or possesses covered by us.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

The amount of coverage for mold remediation expenses and temporary relocation expenses for your house is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Exclusions

These exclusions apply to your Deluxe House Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Reference Copy

Exclusions

(continued)

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals. We do not cover any loss caused by:

- bats, birds, insects, rodents, mollusks;
 - animals owned or kept by you or a family member; or
 - nesting or infestation, discharge or release of waste products or secretions by any animals.
- However, we do cover loss to glass that is part of a building, storm door, or storm window, and ensuing covered loss unless another exclusion applies.

Structural movement. We do not cover any loss caused by the settling, cracking, shrinking, bulging, or expansion of bulkheads, pavements, patios, landings, steps, footings, foundations, walls, floors, roofs, or ceilings except loss to glass that is part of a building, storm door, or storm window. But we do insure ensuing covered loss unless another exclusion applies.

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss to covered property caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement. This coverage also includes the cost of tearing out and replacing any part of the house or other permanent structure necessary to repair the appliance, swimming pool, or system. We do not cover loss to the appliance, swimming pool, or system itself.

Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating, or air conditioning system, or household appliance if the house or other permanent structure is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in the building or shut off and drained the system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Reference Copy

Exclusions

(continued)

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain, located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Damage to outside structures. We do not cover any loss caused by freezing, thawing, or the pressure or weight of water, ice, or snow, whether driven by wind or not to any:

- fence, arbor, pavement, patio, landing or step;
- septic system, swimming pool or hot tub including their installed equipment;
- footing, foundation, wall, or any other structure or device, that supports all or part of your house or an other permanent structure;
- retaining wall or bulkhead; or
- pier, wharf, dock or bridge.

However, we do insure ensuing covered loss unless another exclusion applies.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Reference Copy

Exclusions

(continued)

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency to a computer or in the computer itself, caused by:

- human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by you, a family member, or a third party providing services to you;
- mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or
- power failure, surge or diminution of electronic systems.

However, we do cover ensuing physical damage unless another exclusion applies.

Cyber disruption. We do not cover any loss arising out of a cyber-attack unless it results in a physical loss to your insured property.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Buildings scheduled for demolition. We do not cover any loss to a building that was scheduled for demolition, deconstruction or destruction at the time of the loss.

Reference Copy

Exclusions

(continued)

Rebuilding to code. We will not pay to conform to any law or ordinance, other than as provided under the Extra Coverage, Rebuilding to code.

Earthquake. We do not cover any loss caused by earthquake unless shown in your Coverage Summary for that location. But we do insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Earth movement. We do not cover any loss caused by earth movement including volcanic eruptions, landslides, mud flows, and any expansion, contracting, sinking, rising, settling, or shifting of the earth, soil, or land. This exclusion applies whether or not the earth, soil, or land is combined or mixed with water or any other liquid or natural or man-made material. However, we do cover losses caused by the eruption of a volcano when the loss is the result of:

- a volcanic blast or airborne shock waves;
- ash, dust, or particulate matter; or
- lava flow.

We also insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your house unless stated otherwise or an exclusion applies.

"House" means the owner-occupied, one to two family masonry house at each Illinois location with City Home House Coverage shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for each house for each occurrence is shown in the Coverage Summary.

To help you and us agree on the appropriate amount of coverage, we may, but are not obligated to, conduct appraisals of your house and other permanent structures and also make periodic adjustments to the amount of coverage. It is your duty to advise us of additions, alterations or renovations to your house or other permanent structures at the beginning of, throughout, and at the completion of construction so that the amount of coverage for your house or other permanent structures can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

At the time of a covered loss, the amount of coverage for your house will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

Special deductibles. If more than one special deductible applies to a covered loss (other than the construction deductible or the vacant house deductible), the special deductible with the greatest dollar amount applies to the covered loss.

If any individual or combination of the following special deductibles applies to a covered loss, the greatest dollar amount of any other applicable special deductible and any of these applicable deductibles will be combined, and the total amount of all applicable deductibles will be applied to the covered loss:

- the construction deductible; or
- the vacant house deductible.

Construction deductible. In lieu of the base deductible, a 5% special construction deductible applies to each occurrence if at any time during the policy period:

- you are newly constructing your house;

Payment for a Loss

(continued)

- you are newly constructing an other permanent structure which will equal or exceed 10% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss; or
- you are constructing additions, alterations, or renovations to your house or an other permanent structure which will equal or exceed the lesser of 10% of the amount of coverage for the house at the time of a covered loss or \$500,000, and you or your agent did not notify us, and the covered loss commenced at such house or other permanent structure.

This construction deductible applies to your house, contents and extra coverages. The dollar amount of this deductible is equal to 5% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss.

If the dollar amount of the base deductible is greater than the dollar amount of the construction deductible, the dollar amount of the construction deductible is increased to the dollar amount of the base deductible. This construction deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

Vacant house deductible. In lieu of the base deductible, a 5% special vacant house deductible applies to each occurrence if your house has been substantially empty of furnishings and contents for more than 30 consecutive days at the time of a covered loss, and you did not notify us it would be vacant.

This vacant house deductible applies to your house, contents and extra coverages. The dollar amount of this deductible is equal to 5% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss. If your house coverage amount is increased because of extended replacement cost, the deductible will be based on the increased amount. If the dollar amount of the base deductible is greater than the dollar amount of the vacant house deductible, the dollar amount of the vacant house deductible is increased to the dollar amount of the base deductible. This vacant house deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

Payment basis

Your Coverage Summary indicates the payment basis for each house.

"Reconstruction cost" means the lesser of the amount required at the time of loss to repair, replace or rebuild, at the same location, your house or any other permanent structure, using like design, and materials and workmanship of comparable kind and quality. This includes the reasonable cost for matching to ensure visual continuity with any adjacent undamaged portions of your house or other permanent structure consisting of the same materials.

"Reconstruction cost" does not include any amount required for:

- the excavation, replacement or stabilization of land under or around your house or any other permanent structure;
- conforming to any law or ordinance that regulates the repair, replacement, rebuilding or demolition of your house or any other permanent structure; or
- removing the debris of a covered loss or the property that caused a covered loss.

Reference Copy

Payment for a Loss

(continued)

Extended replacement cost. If the payment basis is extended replacement cost, we will pay the reconstruction cost even if this amount is greater than the amount of coverage for your house as shown in the Coverage Summary or the amount of coverage for other permanent structures as shown in the Coverage Summary.

Extended replacement cost is provided on the condition that you maintain at least the amount of coverage for your house and other permanent structures as previously agreed to, including any adjustments by us based on appraisals, revaluations and annual adjustments for inflation.

If you have a covered partial loss to your house or other permanent structure and do not begin to repair, replace, or rebuild the lost or damaged property within 180 days from the date of loss or a later date if agreed to by us, we will only pay the reconstruction cost, less depreciation.

Your payment basis however will be Verified replacement cost if at the time of a covered loss:

- you have renovated or constructed additions to your house or other permanent structure and the square footage is more than 25% greater than the square footage since we last inspected your house or other permanent structure, or the last time you notified Chubb in writing of any square footage increases;
- you have a covered total loss to your house or other permanent structure and do not begin to replace or rebuild the lost or damaged property within 180 days from the date of loss or a later date if agreed to by us;
- you do not repair, replace, or rebuild your house or other permanent structure at the same location.

Your payment basis however will be Conditional replacement cost if at any time during any policy period of this coverage:

- you are newly constructing your house;
- you are newly constructing an other permanent structure which will equal or exceed 10% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss; or
- you are constructing additions, alterations, or renovations to your house or an other permanent structure which will equal or exceed the lesser of 10% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss or \$500,000.

Conditional replacement cost will remain your payment basis until construction is completed.

Your duty: It is your duty to notify your agent or broker at the beginning of, throughout, and at the completion of construction so that the amount of coverage for your house or other permanent structures can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide. This is to reduce the possibility of being underinsured.

- If you cannot repair, replace, or rebuild your house because your primary mortgagee or its assignees has recalled your mortgage, we will pay the reconstruction cost up to the amount of coverage shown in the Coverage Summary for your house, minus what is due to the mortgagee.

Verified replacement cost. If the payment basis is verified replacement cost, we will pay the reconstruction cost of:

- your house, up to the amount of coverage, shown in the Coverage Summary; and
- other permanent structures up to the amount of coverage for other permanent structures, whether or not you actually repair, replace, or rebuild.

Reference Copy

Payment for a Loss

(continued)

Verified replacement cost is provided on the condition that you maintain at least 90% of the full amount of coverage we recommend for your house, including any adjustments by us based on appraisals, revaluations and annual adjustments for inflation.

If you have a covered partial loss to your house or an other permanent structure, and do not begin to repair, replace, or rebuild the lost or damaged property within 180 days from the date of loss or a later date if agreed to by us, we will only pay the reconstruction cost less depreciation.

Conditional replacement cost. If the payment basis is conditional replacement cost, our payment will be the greater of the following:

- the reconstruction cost less depreciation; or
- the proportion of the covered loss to your house or other permanent structure determined by dividing the amount of coverage for your house as shown in the Coverage Summary, by 80% of the amount required to rebuild your entire house.

However, our payment will not exceed the lesser of:

- the reconstruction cost; or
- the amount of coverage for your house as shown in the Coverage Summary or the amount of coverage for other permanent structures.

If you have a covered partial loss to your house or an other permanent structure, and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, our payment will be the lesser of the following:

- the reconstruction cost less depreciation; or
- the proportion of the covered loss to your house or other permanent structure determined by dividing the amount of coverage for your house as shown in the Coverage Summary by 80% of the amount required to rebuild your entire house.

However, our payment will not exceed the lesser of:

- the reconstruction cost; or
- the amount of coverage for your house as shown in the Coverage Summary or the amount of coverage for your other permanent structures.

Limited ability to rebuild. If the repair, replacement, or rebuilding of your home, excluding rebuilding to code, would cost more than 50% of the amount of coverage for the house as shown in the Coverage Summary at the time of loss; and the requirements of conforming to any law or ordinance prohibit you from repairing, replacing, or rebuilding at least 90% of your home's square footage that existed prior to the loss; we will pay the loss as if it were a total loss and the payment basis will be verified replacement cost.

City Home House Coverage

In City Home House Coverage, a "covered loss" includes **all risk** of physical loss to your house or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

Reference Copy

City Home House Coverage

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Extra Coverages

In addition to covering the physical loss to your house, we also provide other related coverages. These coverages are in addition to the amount of coverage for your house unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Extra Coverages only apply to other permanent structures on the grounds of your house if an amount of coverage greater than zero is shown in the Coverage Summary for such other permanent structures.

Homeowner assessments

We cover your share of an assessment charged against you during the policy period by your homeowners association. But the assessment must be a result of:

- physical loss to property owned collectively by all homeowners that would be covered under this policy if the same physical loss occurred to your house or other permanent structure; or
- an occurrence that would be covered under personal liability coverage if personal liability coverage is shown in the Coverage Summary or under any other personal insurance policy issued by a direct or indirect subsidiary of Chubb Limited providing you with personal liability coverage.

We will pay homeowner assessments resulting from an earthquake only if earthquake coverage is shown in your Coverage Summary for that location. But your earthquake special deductible applicable to the amount of coverage for your house, as described in your Coverage Summary, applies to your share of the assessment.

If there is a loss from an earthquake and earthquake coverage is not shown in your Coverage Summary for that location, we do insure homeowner assessments resulting from ensuing covered loss due to fire, explosion, theft or glass breakage unless an exclusion applies.

We will pay up to \$50,000, or any greater amount shown in the Coverage Summary, for any one occurrence, regardless of the number of assessments. But we will not pay more than \$5,000, or any greater amount shown in the Coverage Summary, in any one occurrence for assessments that result from a deductible in your homeowners association's insurance.

However, if the date of the physical loss or the occurrence that triggered the homeowners assessment occurred prior to the effective date of the policy period in which the assessment was charged and the house at the time of the loss was not listed on this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to the limit that was in effect with your prior policy, but not more than \$2,000, for any one occurrence.

Reference Copy

Extra Coverages

(continued)

In the Policy Terms, General Conditions, Policy period, the following condition does not apply to Homeowner assessments: All coverages on this policy apply only to occurrences that take place while this policy is in effect.

Unless an earthquake special deductible applies as stated above, there is no deductible for this coverage.

Other permanent structures

This coverage is in effect only if an amount of coverage greater than zero is shown in the Coverage Summary for your Other permanent structures.

We cover other permanent structures on the grounds of your house. For each occurrence, we will pay up to the amount of coverage shown in the Coverage Summary for "other permanent structures" at this location. The same payment basis applies to other permanent structures as to the house itself unless stated otherwise in the Coverage Summary.

Additional living expenses

Under certain conditions when your house or other permanent structure cannot be lived in because of a covered loss to your house or other permanent structure or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses. If Limited additional living expenses coverage is shown in the Coverage Summary, the amount shown for this limited coverage is the maximum amount we will pay for all additional living expenses combined for each occurrence. There is no deductible for this coverage.

"Contents" means personal property you, a family member, or a domestic employee owns or possesses covered by us.

Extra living expenses. If a covered loss makes your house or other permanent structure uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We will pay for the boarding of your domestic animals displaced from an other permanent structure even when you have not been displaced by the covered loss. We cover these increases to your normal living expenses for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your house or other permanent structure to a habitable condition;
- the shortest amount of time required to settle elsewhere if you or members of your household permanently relocate;
- the reasonable amount of time required to restore the house or other permanent structure to the condition it was in prior to the covered loss if you are newly constructing your house or other permanent structure or constructing additions, alterations, or renovations to your house or other permanent structure at the time of a covered loss, but we will only cover the increase in your normal living expenses incurred by you; or
- up to two years from the date of loss, or a later date if agreed to by us.

Reference Copy

Extra Coverages

(continued)

If your house is vacant at the time of the covered loss or you are temporarily not living in your house because of construction or renovation prior to the covered loss, then we do not cover Extra living expenses.

However, if your planned move-in date is extended due to the covered loss, we will only pay Extra living expenses beyond the planned move-in date.

You must inform us of your decision whether you intend to repair, replace, or rebuild the house or other permanent structure, or to permanently relocate, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the extra living expenses will cease in 30 days.

This period of time is not limited by the expiration of this policy. There is no deductible for this coverage.

Fair rental value. If a covered loss makes a part of your house or other permanent structure which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. We will cover the fair rental value for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your house or other permanent structure to a habitable condition; or
- up to two years from the date of loss, or a later date if agreed to by us.

However, you must inform us of your decision whether you intend to repair, replace, or rebuild the house or other permanent structure, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the coverage for fair rental value will cease in 30 days.

This period of time is not limited by the expiration of this policy. There is no deductible for this coverage.

Forced evacuation expenses. If you evacuate your house or other permanent structure due to a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your house or other permanent structure is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. However, if we determine after the threat of loss is over that there is no covered loss to your house or other permanent structure that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your house due to a peril covered under this policy.

Reference Copy

Extra Coverages

(continued)

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time. There is no deductible for this coverage.

Rebuilding to code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of the loss, that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your house or other permanent structure made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of your house or other permanent structure necessary to complete the repair, replacement, or rebuilding of the damaged portion of your house or other permanent structure; or
- the demolition of the undamaged portion of your house or other permanent structure when your house or other permanent structure must be totally demolished.

However, we will not pay for:

- the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss;
- any loss in value to covered property due to the requirements of any ordinance or law; or the costs to comply with any ordinance or law which requires you to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants in or on your house or other permanent structure. This coverage is limited at the time of a covered loss if Limited rebuilding to code coverage is shown in the Coverage Summary for your location(s).

If the Limited ability to rebuild provision applies and you repair, replace or rebuild your house at the same location, the maximum amount of Rebuilding to code coverage for each occurrence is limited to the amount of Rebuilding to code coverage shown in your Coverage Summary, or 30% of the amount of coverage for your house at this location shown in your Coverage Summary, whichever is less at the time of a covered loss.

This coverage does not apply unless you repair, replace, or rebuild your house or other permanent structure at the same location.

Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

City garden coverage

We cover trees, shrubs, plants, and lawns, which are on the grounds of your house and other permanent structures, against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

Reference Copy

Extra Coverages

(continued)

We will pay:

- up to a total of 5% of the amount of coverage for the house at which the loss occurs, unless a greater percentage is shown in the Coverage Summary, but
- not more than \$10,000 for any one tree, shrub, or plant, unless a greater amount is shown in the Coverage Summary.

If your payment basis is extended replacement cost, the 5% is applied to the increased amount of coverage.

This extra coverage does not apply to naturally occurring or native grown vegetation, including but not limited to brush, woodlands, forests, grasslands, wetlands or mangroves. We also do not cover vineyards, sod farms, tree farms, orchards, and crops or plants containing cannabinoids grown or used primarily for business purposes.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,000 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Fire or police department charges

If a fire or police department is called to protect your house or its grounds against a covered loss, we will pay up to \$1,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Lock replacement

If the keys or remote unlocking devices to the exterior doors of your house or other permanent structure or to an electronic gate which you own and used solely for your house or other permanent structure, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,000. There is no deductible for this coverage.

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your house or other permanent structure against further covered damage. These payments do not increase the amount of coverage for your house or other permanent structures.

Reference Copy

Extra Coverages

(continued)

Construction materials

We cover the materials and supplies owned by you on the grounds of your house for use in the construction, alteration, and repair of your house or other permanent structures. These payments apply only to a covered loss, and they do not increase the amount of coverage for your house or other permanent structures.

Land

Whenever there is a covered loss to your house or other permanent structure and the related repair, replacement, or rebuilding requires excavation, replacement, or stabilization of land under or around your house or other permanent structure, we will pay the necessary cost for the excavation, replacement, or stabilization of the land. The amount of coverage is 10% of the amount of the covered loss to your house or other permanent structure, but not less than \$10,000.

GreenWise® utility expenses

As described below, if you have a covered loss to your solar, wind, or geothermal electrical power-generating system or to your alternative water system on the grounds of your house, we provide coverage for GreenWise utility expenses, which consists of power utility expenses, power utility income, and alternative water expenses. The maximum amount we will pay for all GreenWise utility expenses combined for each occurrence is \$50,000. These payments do not increase the amount of coverage for your house or other permanent structures. There is no deductible for this coverage.

Power utility expenses. If a covered loss to your solar, wind, or geothermal electrical power-generating system on the grounds of your house makes it necessary for you to purchase all of your electrical power from a power utility company, we cover the increase in these utility expenses for the reasonable amount of time required to restore or replace the system, even if the policy period ends during that time.

Power utility income. If a covered loss to your solar, wind, or geothermal electrical power-generating system on the grounds of your house causes a loss of your power utility income, we cover this loss of your power utility income for the reasonable amount of time required to restore or replace the system, even if the policy period ends during that time.

"Power utility income" means income paid to you, or renewable energy certificates or other similar monetary credits issued to you, by a power utility company for income or credits you earn from the excess electrical power produced by your solar, wind, or geothermal electrical power-generating system. We average the income or the value of the certificates or credits over the 12-month period immediately prior to a covered loss.

Alternative water expenses. If a covered loss to your alternative water system makes it necessary for you to purchase replacement water for residential watering of the grounds of your house, we cover the increase in these water expenses for the reasonable amount of time required to restore or replace the system, even if the policy period ends during that time. However, we do not cover this increase if the covered loss is to only the system's sprinkler heads.

Reference Copy

Extra Coverages

(continued)

"Alternative water system" means a plumbing system and its components, including cisterns and holding tanks, permanently installed on the grounds of your house to supply or reuse non-potable, untreated or partially-treated household wastewater, ground water, or rain water, also called "gray water", for residential watering of the grounds of your house in accordance with your local building codes. Alternative water system does not include a water well. Coverage for power utility expenses, power utility income, and alternative water expenses applies only if you begin to repair or replace the applicable lost or damaged solar, wind, or geothermal electrical power-generating system or your alternative water system within 180 days of the date of loss, or a later date if agreed to by us.

Water detection expense

We will reimburse you up to \$5,000 for the reasonable cost and installation of a water leak detection and control system following a covered water damage loss to your house shown in the Coverage Summary, to its other permanent structures, or to other property in these structures covered under this policy. This extra coverage applies only if:

- the amount of the covered water damage loss to covered property is \$10,000 or more prior to the application of any applicable deductible;
- the covered water damage loss is caused by a leak or break in a plumbing, heating, or air conditioning system; and
- the installation of a water leak detection and control system would protect against a similar loss in the future and was the first time such a system was installed in your house or other permanent structures, which had the covered water damage loss.

These payments do not increase the amount of coverage for your house or other permanent structures.

"Water leak detection and control system" means a system in your house or its other permanent structures that monitors:

- areas containing plumbing devices, appliances, and other outlets for a water leak and if detected, closes the main water supply line; or
- unusual water flow patterns or unexpected interior water overflow and if detected, closes the main water supply line.

There is no deductible for this expense.

Generator installation expense

We will reimburse you for the reasonable cost of labor you incurred, up to \$2,500, to install a "generator system" following a covered water damage loss to your house shown in the Coverage Summary, to its other permanent structures, or to other property in these structures covered under this policy. This extra coverage applies only if:

- the amount of the covered water damage loss to covered property is \$10,000 or more prior to the application of any applicable deductible; and
- the covered water damage loss is caused by frozen pipes or failure of sump pumps due to loss of electrical power.

These payments do not increase the amount of coverage for your house or other permanent structures.

Reference Copy

Extra Coverages

(continued)

"Generator system" means a generator that can automatically supply backup electricity to maintain operation to critical loads such as a sump pump, heating system, refrigerator or a freezer, and alarms or residential fire sprinkler system, if applicable, for your house or other permanent structures when there is a loss of electrical power.

There is no deductible for this expense.

Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to your house shown in the Coverage Summary, or its other permanent structures, or by a covered water damage loss to your contents anywhere in the world if contents coverage is shown in the Coverage Summary for this location. For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your house, other permanent structures, or contents.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your house or other permanent structure for mold;
- testing the surfaces and materials of your house, other permanent structure or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your house rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Contents" means personal property you or a family member owns or possesses covered by us.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

Reference Copy

Extra Coverages

(continued)

The amount of coverage for mold remediation expenses and temporary relocation expenses for your house is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Exclusions

These exclusions apply to your City Home House Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals. We do not cover any loss caused by:

- bats, birds, insects, rodents, mollusks;
- animals owned or kept by you or a family member; or
- nesting or infestation, discharge or release of waste products or secretions by any animals.

However, we do cover loss to glass that is part of a building, storm door, or storm window, and ensuing covered loss unless another exclusion applies.

Structural movement. We do not cover any loss caused by the settling, cracking, shrinking, bulging, or expansion of bulkheads, pavements, patios, landings, steps, footings, foundations, walls, floors, roofs, or ceilings except loss to glass that is part of a building, storm door, or storm window. But we do insure ensuing covered loss unless another exclusion applies.

Reference Copy

Exclusions

(continued)

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss to covered property caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement. This coverage also includes the cost of tearing out and replacing any part of the house or other permanent structure necessary to repair the appliance, swimming pool, or system. We do not cover loss to the appliance, swimming pool, or system itself.

Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating or air conditioning system, or household appliance if the house or other permanent structure is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in the building or shut off and drained the system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain, located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Damage to outside structures. We do not cover any loss caused by freezing, thawing, or the pressure or weight of water, ice, or snow, whether driven by wind or not to any:

- fence, arbor, pavement, patio, landing or step;
- septic system, swimming pool or hot tub including their installed equipment;
- footing, foundation, wall, or any other structure or device, that supports all or part of your house or an other permanent structure;
- retaining wall or bulkhead; or
- pier, wharf, dock or bridge.

However, we do insure ensuing covered loss unless another exclusion applies.

Reference Copy

Exclusions

(continued)

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency to a computer or in the computer itself, caused by:

- human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by you, a family member, or a third party providing services to you;
- mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or
- power failure, surge or diminution of electronic systems.

However, we do cover ensuing physical damage unless another exclusion applies.

Cyber disruption. We do not cover any loss arising out of a cyber-attack unless it results in a physical loss to your insured property.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Reference Copy

Exclusions

(continued)

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property, and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Buildings scheduled for demolition. We do not cover any loss to a building that was scheduled for demolition, deconstruction or destruction at the time of the loss.

Rebuilding to code. We will not pay to conform to any law or ordinance, other than as provided under the Extra Coverage, Rebuilding to code.

Earthquake. We do not cover any loss caused by earthquake unless shown in your Coverage Summary for that location. But we do insure ensuing covered loss due to fire, explosion, theft or glass breakage unless another exclusion applies.

Earth movement. We do not cover any loss caused by earth movement including volcanic eruptions, landslides, mud flows, and any expansion, contracting, sinking, rising, settling, or shifting of the earth, soil, or land. This exclusion applies whether or not the earth, soil, or land is combined or mixed with water or any other liquid or natural or man-made material. However, we do cover losses caused by the eruption of a volcano when the loss is the result of:

- a volcanic blast or airborne shock waves;
- ash, dust, or particulate matter; or
- lava flow.

We also insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your contents anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each house for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If a change in the amount of coverage for your house is made, including the application of extended replacement cost, the amount of coverage for contents will be adjusted proportionately. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a house with contents coverage. If the covered loss takes place at a listed house with contents coverage in this policy, we will pay up to the amount of contents coverage for that house, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Reference Copy

Payment for a Loss

(continued)

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss we pay. Either the base deductible listed in the Coverage Summary or one of the special deductibles applies to each occurrence, unless stated otherwise.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates

\$1,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets

\$5,000

Reference Copy

Deluxe Contents Coverage

CHUBB®

Payment for a Loss

(continued)

This special limit includes the necessary, reasonable expense incurred if you research, replace or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers	\$5,000
Watercraft, including their furnishings, equipment, and outboard motors	\$10,000
Golf carts	\$5,000
Jewelry, watches or precious and semi-precious stones, whether set or unset, that are lost, misplaced, or stolen	\$5,000
Furs that are lost, misplaced, or stolen	\$5,000
Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are lost, misplaced, or stolen	\$10,000
Collectible stamps, coins, and medals	\$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.	
Guns that are lost, misplaced, or stolen.	\$5,000
Grave markers or mausoleums	\$5,000

Deluxe Contents Coverage

In Deluxe Contents Coverage, a "covered loss" includes **all risk** of physical loss to your contents or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Reference Copy

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your contents unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records, and software.

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

Extra Coverages

(continued)

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated,
is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

Reference Copy

Extra Coverages

(continued)

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your house because the house is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your contents.

Exclusions

These exclusions apply to your Deluxe Contents Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals. We do not cover any loss caused by:

- bats, birds, insects, rodents, mollusks;
 - animals owned or kept by you or a family member; or
 - nesting or infestation, discharge or release of waste products or secretions by any animals.
- However, we do cover ensuing covered loss unless another exclusion applies.

Reference Copy

Exclusions

(continued)

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, or Loss by animals cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss to covered property caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, or Loss by animals. We do not cover loss to the appliance, swimming pool, or system itself.

Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating, or air conditioning system, or household appliance if the house or other permanent structure is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in the building or shut off and drained the system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft. We also cover surface water damage to contents away from any residence you own or live at, unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies. We also cover ground water damage to contents away from any residence you own or live at, unless another exclusion applies.

Reference Copy

Exclusions

(continued)

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency to a computer or in the computer itself, caused by:

- human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by you, a family member, or a third party providing services to you;
- mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or
- power failure, surge or diminution of electronic systems.

However, we do cover ensuing physical damage unless another exclusion applies.

Cyber disruption. We do not cover any loss arising out of a cyber-attack unless it results in a physical loss to your insured property.

Financial loss. We do not cover any loss arising out of:

- a voluntary payment or transfer in ownership by you, your family member, or your authorized employee;
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name, except as outlined under the Extra Coverage, Account funds; or
- investment activity or any activity intended to realize a profit.

Cryptocurrency. We do not cover any loss to cryptocurrency. We also do not cover any loss to other mediums of financial exchange that cannot have a physical loss.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

Reference Copy

Exclusions

(continued)

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Repairs and renovations. We do not cover loss caused by repairing, refinishing, or renovating contents except jewelry, watches, and furs.

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Breakage of fragile articles. We do not cover breakage of fragile articles, including any type of: eyeglasses, crystal, china not regularly used, porcelains, figurines, statues, sculptures, mirrors, bric-a-brac and similar items. But we do cover breakage caused by fire, lightning, wind, hail, or smoke (except industrial or agricultural smoke); by explosion, riot, civil commotion, aircraft, or vehicles; by vandalism, malicious mischief, or collapse of a building or part of a building; by earth movement, earthquake, water, theft, or attempted theft; or by the sudden and accidental tearing apart, cracking, burning, or bulging of a plumbing, heating, or air conditioning system or household appliance, unless another exclusion applies.

Reference Copy

Exclusions

(continued)

Fragile articles do not include jewelry, watches, bronzes, cameras, and photographic lenses.

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Reference Copy

Exclusions

(continued)

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your contents anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each house for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If a change in the amount of coverage for your house is made, including the application of extended replacement cost, the amount of coverage for contents will be adjusted proportionately. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient. For a covered loss to contents, the amount of coverage depends on where the loss occurs.

At a house with contents coverage. If the covered loss takes place at a listed house with contents coverage in this policy, we will pay up to the amount of contents coverage for that house, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Reference Copy



Payment for a Loss

(continued)

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss we pay. Either the base deductible listed in the Coverage Summary or one of the special deductibles applies to each occurrence, unless stated otherwise.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates

\$1,500

Reference Copy

City Home Contents Coverage

CHUBB®

Payment for a Loss

(continued)

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets \$5,000

This special limit includes the necessary, reasonable expense incurred if you research, replace, or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers \$5,000

Watercraft, including their furnishings, equipment, and outboard motors \$10,000

Golf carts \$5,000

Jewelry, watches or precious and semi-precious stones, whether set or unset, that are lost, misplaced, or stolen \$5,000

Furs that are lost, misplaced, or stolen \$5,000

Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are lost, misplaced, or stolen \$10,000

Collectible stamps, coins, and medals \$5,000

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Guns that are lost, misplaced, or stolen. \$5,000

Grave markers or mausoleums \$5,000

City Home Contents Coverage

In City Home Contents Coverage, a "covered loss" includes **all risk** of physical loss to your contents or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Reference Copy

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your contents unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

Extra Coverages

(continued)

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
 - in which any person or group of persons is involved or implicated,
- is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

Inservants personal property

We will pay for a covered loss to personal property which belongs to your domestic employees, relatives who don't live with you, and guests while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy. These payments do not increase the amount of coverage for your contents.

Reference Copy

Extra Coverages

(continued)

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your house because the house is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your contents.

Exclusions

These exclusions apply to your City Home Contents Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Reference Copy

Exclusions

(continued)

Loss by animals. We do not cover any loss caused by:

- bats, birds, insects, rodents, mollusks;
 - animals owned or kept by you or a family member; or
 - nesting or infestation, discharge or release of waste products or secretions by any animals.
- However, we do cover ensuing covered loss unless another exclusion applies.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, or Loss by animals cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss to covered property caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, or Loss by animals. We do not cover loss to the appliance, swimming pool, or system itself.

Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating, or air conditioning system, or household appliance if the house or other permanent structure is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in the building or shut off and drained the system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft. We also cover surface water damage to contents away from any residence you own or live at, unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies. We also cover ground water damage to contents away from any residence you own or live at, unless another exclusion applies.

Reference Copy

Exclusions

(continued)

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency to a computer or in the computer itself, caused by:

- human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by you, a family member, or a third party providing services to you;
- mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or
- power failure, surge or diminution of electronic systems.

However, we do cover ensuing physical damage unless another exclusion applies.

Cyber disruption. We do not cover any loss arising out of a cyber-attack unless it results in a physical loss to your insured property.

Financial loss. We do not cover any loss arising out of:

- a voluntary payment or transfer in ownership by you, your family member, or your authorized employee;
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name, except as outlined under the Extra Coverage, Account funds; or
- investment activity or any activity intended to realize a profit.

Cryptocurrency. We do not cover any loss to cryptocurrency. We also do not cover any loss to other mediums of financial exchange that cannot have a physical loss.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders or other tenants other than as provided under Extra Coverages.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Reference Copy

Exclusions

(continued)

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas

from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Repairs and renovations. We do not cover loss caused by repairing, refinishing, or renovating contents except jewelry, watches, and furs.

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Breakage of fragile articles. We do not cover breakage of fragile articles, including any type of: eyeglasses, crystal, china not regularly used, porcelains, figurines, statues, sculptures, mirrors, bric-a-brac and similar items. But we do cover breakage caused by fire, lightning, wind, hail, or smoke (except industrial or agricultural smoke); by explosion, riot, civil commotion, aircraft, or vehicles; by vandalism, malicious mischief, or collapse of a building or part of a building; by earth movement, earthquake, water, theft, or attempted theft; or by the sudden and accidental tearing apart, cracking, burning, or bulging of a plumbing, heating, or air conditioning system or household appliance, unless another exclusion applies.

Fragile articles do not include jewelry, watches, bronzes, cameras, and photographic lenses.

Reference Copy

Exclusions

(continued)

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Reference Copy

Exclusions

(continued)

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property, and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against physical loss to your contents caused by named perils anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each house for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If a change in the amount of coverage for your house is made, including the application of extended replacement cost, the amount of coverage for contents will be adjusted proportionately. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a house with contents coverage. If the covered loss takes place at a listed house with contents coverage in this policy, we will pay up to the amount of contents coverage for that house, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Reference Copy

Payment for a Loss

(continued)

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss we pay. Either the base deductible listed in the Coverage Summary or one of the special deductibles applies to each occurrence, unless stated otherwise.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates

\$1,500

Reference Copy

Standard Contents Coverage

CHUBB®

Payment for a Loss

(continued)

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets \$5,000

This special limit includes the necessary, reasonable expense incurred if you research, replace, or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers \$5,000

Watercraft, including their furnishings, equipment, and outboard motors \$10,000

Golf carts \$5,000

Jewelry, watches or precious and semi-precious stones, whether set or unset, that are stolen \$5,000

Furs that are stolen \$5,000

Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are stolen \$10,000

Collectible stamps, coins, and medals \$5,000

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Guns that are stolen \$5,000

Grave markers or mausoleums \$5,000

Standard Contents Coverage

In Standard Contents Coverage, a "covered loss" is any physical loss to your contents or other property covered under this part of your Masterpiece Policy, caused directly by a peril named below, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

Reference Copy

Standard Contents Coverage

(continued)

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Perils

Fire, lightning, and explosion.

Riot. This includes any kind of civil commotion.

Wind or hail. This coverage includes loss to contents inside a building only when caused by rain, snow, sleet, sand, or dust that entered the building through an opening in a roof or wall damaged by the direct force of wind or hail. This coverage does not include loss to watercraft or their trailers, furnishings, equipment, and outboard motors, unless they are inside a fully enclosed building.

Aircraft. This means any loss caused by aircraft, including self-propelled missiles and spacecraft.

Vehicles. This means any loss caused by a vehicle.

Sudden and accidental damage from smoke. This does not include smoke from agricultural smudging or industrial operations.

Vandalism. This means any vandalism, including malicious mischief.

Theft. This includes theft, attempted theft, and loss of property when theft can be presumed.

However, our coverage for theft does not apply to:

- theft committed by you or a family member;
- theft from a residence under construction, other than construction materials or supplies used for your additions and alterations, until the residence is completed and occupied; or
- theft from a residence you or a family member owns, rents, or occupies that does not have contents, condominium, cooperative, or renters coverage in this policy. However, we will cover theft from a residence where you or a family member is temporarily residing, including theft of property kept at a school residence belonging to a family member who is a student.

Falling objects. This coverage does not include damage to contents inside a building, unless the roof or an exterior wall of the building is first damaged by the falling object. Damage to the falling object itself is not covered.

Weight of ice, snow, or sleet. This coverage applies only to property that is inside a fully enclosed building.

Collapse of a building or part of a building. This coverage does not include settling, cracking, shrinking, bulging, or expansion.

Reference Copy

Standard Contents Coverage

CHUBB®

Standard Contents Coverage

(continued)

Accidental discharge or overflow. This coverage applies only to accidental discharge or overflow from within a plumbing, heating, or air conditioning system, an automatic fire protective sprinkler system, or a household appliance. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

This coverage also includes damage caused by water and water borne material which backs up from within sewers or drains.

Sudden and accidental cracking, burning, bulging, or tearing apart. This coverage applies only to a plumbing, heating, or air conditioning system, or a household appliance for heating water. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

Freezing. This coverage applies to loss of contents resulting from freezing of a plumbing, heating, or air conditioning system, or a household appliance. This coverage does not include loss from freezing when the house or other permanent structure is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in the building or shut off and drained the system or appliance.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Power surge. This coverage refers to sudden damage from an electrical current.

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your contents unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;

Reference Copy

Extra Coverages

(continued)

- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
 - in which any person or group of persons is involved or implicated,
- is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Extra Coverages

(continued)

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your house because the house is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your contents.

Exclusions

These exclusions apply to your Standard Contents Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Exclusions

(continued)

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain located outside of or on the exterior of a fully enclosed structure including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Exclusions

(continued)

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
 - data processing equipment;
 - global positioning systems;
 - scanning monitors, radar and laser detectors; or
 - any other similar equipment, including their accessories and antennas
- from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Exclusions

(continued)

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Reference Copy

Exclusions

(continued)

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Earthquake. We do not cover any loss caused by earthquake. But we do insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Earth movement. We do not cover any loss caused by earth movement including volcanic eruptions, landslides, mud flows, and any expansion, contracting, sinking, rising, settling, or shifting of the earth, soil, or land. This exclusion applies whether or not the earth, soil, or land is combined or mixed with water or any other liquid or natural or man-made material. However, we do cover losses caused by the eruption of a volcano when the loss is the result of:

- a volcanic blast or airborne shock waves;
- ash, dust, or particulate matter; or
- lava flow.

We also insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Collapse from earth movement. We do not cover any loss caused by collapse or the imminent danger of collapse from earth movement, as previously defined.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

This part of your Masterpiece Policy provides you with coverage against physical loss to your contents caused by named perils anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each house for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If this policy is renewed and a change in the amount of coverage for your house is made, the amount of coverage for your contents will be adjusted proportionately. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a house with contents coverage. If the covered loss takes place at a listed house with contents coverage in this policy, we will pay up to the amount of contents coverage for that house, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Reference Copy

Payment for a Loss

(continued)

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss we pay. Either the base deductible listed in the Coverage Summary or one of the special deductibles applies to each occurrence, unless stated otherwise.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Actual cash value. The payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the actual cash value; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the market value of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates \$1,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets \$5,000

This special limit includes the necessary, reasonable expense incurred if you research, replace, or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers \$5,000

Reference Copy

Fire Contents Coverage

CHUBB®

Payment for a Loss

(continued)

Watercraft, including their furnishings, equipment, and outboard motors	\$10,000
Golf carts	\$5,000
Collectible stamps, coins, and medals	\$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.	
Grave markers or mausoleums	\$5,000

Fire Contents Coverage

In Fire Contents Coverage, a "covered loss" is any physical loss to your contents or other property covered under this part of your Masterpiece Policy, caused directly by a peril named below, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Perils

Fire, lightning, and explosion.

Riot. This includes any kind of civil commotion.

Wind or hail. This coverage includes loss to contents inside a building only when caused by rain, snow, sleet, sand, or dust that entered the building through an opening in a roof or wall damaged by the direct force of wind or hail. This coverage does not include loss to watercraft or their trailers, furnishings, equipment, and outboard motors, unless they are inside a fully enclosed building.

Aircraft. This means any loss caused by aircraft, including self-propelled missiles and spacecraft.

Vehicles. This means any loss caused by a vehicle.

Sudden and accidental damage from smoke. This does not include smoke from agricultural smudging or industrial operations.

Vandalism. This means any vandalism, including malicious mischief.

Damage by burglars. This does not include theft of property.

Reference Copy

Fire Contents Coverage

(continued)

Falling objects. This coverage does not include damage to contents inside a building, unless the roof or an exterior wall of the building is first damaged by the falling object. Damage to the falling object itself is not covered.

Weight of ice, snow, or sleet. This coverage applies only to property that is inside a fully enclosed building.

Collapse of a building or part of a building. This coverage does not include settling, cracking, shrinking, bulging, or expansion.

Accidental discharge or overflow. This coverage applies only to accidental discharge or overflow from within a plumbing, heating, or air conditioning system, an automatic fire protective sprinkler system, or a household appliance. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

This coverage also includes damage caused by water and water borne material which backs up from within sewers or drains.

Sudden and accidental cracking, burning, bulging, or tearing apart. This coverage applies only to a plumbing, heating, or air conditioning system, or a household appliance for heating water. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

Freezing. This coverage applies to loss of contents resulting from freezing of a plumbing, heating, or air conditioning system, or a household appliance. This coverage does not include loss from freezing when the house or other permanent structure is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in the building or shut off and drained the system or appliance.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Power surge. This coverage refers to sudden damage from an electrical current.

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your contents unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Extra Coverages

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

Reference Copy

Extra Coverages

(continued)

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your house because the house is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your contents.

Exclusions

These exclusions apply to your Fire Contents Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Reference Copy

Exclusions

(continued)

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire or explosion unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire or explosion unless another exclusion applies.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Reference Copy

Exclusions

(continued)

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Exclusions

(continued)

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Earthquake. We do not cover any loss caused by earthquake. But we do insure ensuing covered loss due to fire and explosion unless another exclusion applies.

Earth movement. We do not cover any loss caused by earth movement including volcanic eruptions, landslides, mud flows, and any expansion, contracting, sinking, rising, settling, or shifting of the earth, soil, or land. This exclusion applies whether or not the earth, soil, or land is combined or mixed with water or any other liquid or natural or man-made material. However, we do cover losses caused by the eruption of a volcano when the loss is the result of:

- a volcanic blast or airborne shock waves;
- ash, dust, or particulate matter; or
- lava flow.

We also insure ensuing covered loss due to fire and explosion unless another exclusion applies.

Collapse from earth movement. We do not cover any loss caused by collapse or the imminent danger of collapse from earth movement, as previously defined.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Reference Copy

Exclusions

(continued)

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your contents anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

In this Deluxe Condominium Coverage, the word "unit" refers to your condominium unit shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each unit for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents at your unit will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If this policy is renewed, the amount of coverage for your contents may be changed by us based on annual adjustments for inflation. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

It is your duty to advise us of additions, alterations or renovations to your unit at the beginning of, throughout, and completion of construction so that the amount of coverage for your contents and, if applicable, your additions and alterations can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a covered condominium. If the covered loss takes place at a listed condominium unit covered by this policy, we will pay up to the amount of contents coverage for that condominium unit, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

Reference Copy

Payment for a Loss

(continued)

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

Special deductibles. If more than one special deductible applies to a covered loss (other than the construction deductible), the special deductible with the greatest dollar amount applies to the covered loss.

If the construction deductible applies to a covered loss, and one or more other special deductibles also apply, the dollar amount of the construction deductible will be combined with the greatest dollar amount of any other applicable special deductible, and the total amount of **both** deductibles will be applied to the covered loss.

Construction deductible. In lieu of the base deductible, a 5% special construction deductible applies to each occurrence if at any time during the policy period you are constructing additions, alterations, or renovations to your unit which will equal or exceed the lesser of 10% of the amount of coverage for additions and alterations for your unit shown in the Coverage Summary at the time of a covered loss or \$500,000, and you or your agent did not notify us of these additions, alterations, or renovations, and the covered loss commenced at such unit.

This construction deductible applies to your contents and extra coverages. The dollar amount of this deductible is equal to 5% of the combined amount of coverage for your contents and additions and alterations as shown in the Coverage Summary at the time of a covered loss.

If the dollar amount of the base deductible is greater than the dollar amount of the construction deductible, the dollar amount of the construction deductible is increased to the dollar amount of the base deductible. This construction deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Reference Copy

Payment for a Loss

(continued)

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
 - in which any person or group of persons is involved or implicated,
- is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates

\$1,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets

\$5,000

This special limit includes the necessary, reasonable expense incurred if you research, replace, or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers

\$5,000

Reference Copy

Deluxe Condominium Coverage

CHUBB®

Payment for a Loss

(continued)

Watercraft, including their furnishings, equipment, and outboard motors	\$10,000
Golf carts	\$5,000
Jewelry, watches or precious and semi-precious stones, whether set or unset, that are lost, misplaced, or stolen	\$5,000
Furs that are lost, misplaced, or stolen	\$5,000
Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are lost, misplaced, or stolen	\$10,000
Collectible stamps, coins, and medals	\$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.	
Guns that are lost, misplaced, or stolen.	\$5,000
Grave markers or mausoleums	\$5,000

Deluxe Condominium Coverage

In Deluxe Condominium Coverage, a "covered loss" includes **all risk** of physical loss to your contents or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your condominium unit unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Reference Copy

Extra Coverages

Extra Coverages only apply to additions and alterations for your condominium unit if an amount of coverage greater than zero is shown in the Coverage Summary for such additions and alterations.

Additions and alterations

This coverage is in effect only if an amount of coverage greater than zero is shown in the Coverage Summary for your Additions and alterations. We cover your building additions, alterations, fixtures, improvements, installations or items of real property that are part of your unit as defined in the Master Deed. This includes:

- breakage of glass or safety glazing material in the building, or a storm door or window;
- the reasonable cost for matching to ensure visual continuity with any adjacent undamaged portions of your unit consisting of the same materials; or
- any other structure on the condominium property that is:
 - owned by you; or
 - available for your exclusive use and which you are required to insure.

For a covered loss to these items, we will pay up to the amount of coverage shown in the Coverage Summary for Additions and alterations. The same payment basis applies to Additions and alterations as to contents.

However, if you have a covered partial loss to Additions and alterations and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost less depreciation.

Unit assessments

We cover your share of an assessment charged against you during the policy period by your condominium association. But the assessment must be a result of:

- physical loss to property owned collectively by all unit owners that would be covered under this policy if the same physical loss occurred to your unit; or
- an occurrence that would be covered under personal liability coverage if personal liability coverage is shown in the Coverage Summary or under any other personal insurance policy issued by a direct or indirect subsidiary of Chubb Limited providing you with personal liability coverage.

We will pay up to \$50,000, or any greater amount shown in the Coverage Summary, for any one occurrence, regardless of the number of assessments. But we will not pay more than \$5,000, or any greater amount shown in the Coverage Summary, in any one occurrence for assessments that result from a deductible in your condominium association's insurance.

However, if the date of the physical loss or the occurrence that triggered the unit assessment occurred prior to the effective date of the policy period in which the assessment was charged and the unit at the time of the loss was not listed on this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to the limit that was in effect with your prior policy, but not more than \$2,000, for any one occurrence.

In the Policy Terms, General Conditions, Policy period, the following condition does not apply to Unit assessments: All coverages on this policy apply only to occurrences that take place while this policy is in effect.

There is no deductible for this coverage.

Reference Copy

Extra Coverages

(continued)

Additional living expenses

Under certain conditions when your unit cannot be lived in because of a covered loss to your unit or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses. If Limited additional living expenses coverage is shown in the Coverage Summary, the amount shown for this limited coverage is the maximum amount we will pay for all additional living expenses combined for each occurrence. There is no deductible for this coverage.

Extra living expenses. If a covered loss makes your unit uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We cover these increases to your normal living expenses for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition;
- the shortest amount of time required to settle elsewhere if you or members of your household permanently relocate;
- the reasonable amount of time required to restore the unit to the condition it was in prior to the covered loss if you are constructing additions, alterations, or renovations to your unit at the time of a covered loss, but we will only cover the increase in your normal living expenses incurred by you; or
- up to two years from the date of loss, or a later date if agreed to by us.

If your unit is vacant at the time of the covered loss or you are temporarily not living in your unit because of construction or renovation prior to the covered loss, then we do not cover Extra living expenses.

However, if your planned move-in date is extended due to the covered loss, we will only pay Extra living expenses beyond the planned move-in date.

You must inform us of your decision whether you intend to restore the unit, or to permanently relocate, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the extra living expenses will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Fair rental value. If a covered loss makes a part of your unit which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. We will cover the fair rental value for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition; or
- up to two years from the date of loss, or a later date if agreed to by us.

However, you must inform us of your decision whether you intend to restore the unit, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the coverage for fair rental value will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Reference Copy

Extra Coverages

(continued)

Forced evacuation expenses. If you evacuate your unit due to a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your unit is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. However, if we determine after the threat of loss is over that there is no covered loss to your unit that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your unit due to a peril covered under this policy.

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time.

Landscaping

We cover trees, shrubs, plants, and lawns, which are on the grounds of your unit against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay:

- up to a total of 10% of the amount of contents coverage for the unit at which the loss occurs, unless a greater percentage is shown in the Coverage Summary, but
- not more than \$10,000 for any one tree, shrub, or plant, unless a greater amount is shown in the Coverage Summary.

This extra coverage does not apply to naturally occurring or native grown vegetation, including but not limited to brush, woodlands, forests, grasslands, wetlands or mangroves. We also do not cover vineyards, sod farms, tree farms, orchards, and crops or plants containing cannabinoids grown or used primarily for business purposes.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,000 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

Reference Copy

Extra Coverages

(continued)

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Reference Copy

Extra Coverages

(continued)

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

Fire or police department charges

If a fire or police department is called to protect your condominium unit against a covered loss, we will pay up to \$1,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Lock replacement

If the keys or remote unlocking devices to your condominium unit, or to the garage door or electronic gate used solely for your unit, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,000. There is no deductible for this coverage.

Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

Reference Copy

Extra Coverages

(continued)

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your condominium unit against further covered damage. These payments do not increase the amount of coverage for your condominium unit.

Construction materials

We cover the materials and supplies owned by you on the grounds of your condominium unit for use in its construction, alteration, and repair. These payments apply only to a covered loss, and they do not increase the amount of coverage for your condominium unit.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your condominium unit because the condominium unit is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your condominium unit.

Rebuilding to code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of the loss, that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your additions and alterations made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of your additions and alterations necessary to complete the repair, replacement, or rebuilding of the damaged portion of your additions and alterations; or
- the demolition of the undamaged portion of your additions and alterations when your unit must be totally demolished.

However, we will not pay for:

- the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss;
- any loss in value to covered property due to the requirements of any ordinance or law; or
- the costs to comply with any ordinance or law which requires you to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants in or on your unit.

Reference Copy

Extra Coverages

(continued)

This coverage is limited at the time of a covered loss if Limited rebuilding to code coverage is shown in the Coverage Summary for your location(s).

Water detection expense

We will reimburse you up to \$5,000 for the reasonable cost and installation of a water leak detection and control system following a covered water damage loss to your unit shown in the Coverage Summary or to other property in your unit covered under this policy. This extra coverage applies only if:

- the amount of the covered water damage loss to covered property is \$10,000 or more prior to the application of any applicable deductible;
- the covered water damage loss is caused by a leak or break in a plumbing, heating, or air conditioning system, which is part of your unit as defined in the Master Deed; and
- the installation of a water leak detection and control system would protect against a similar loss in the future and was the first time such a system was installed in your unit, which had the covered water damage loss.

These payments do not increase the amount of coverage for your unit.

"Water leak detection and control system" means a system for your unit that monitors:

- areas containing plumbing devices, appliances, and other outlets for a water leak and if detected, closes the main water supply line pertaining to your unit; or
- unusual water flow patterns or unexpected interior water overflow and if detected, closes the main water supply line pertaining to your unit.

There is no deductible for this expense.

Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to additions or alterations of your condominium unit shown in the Coverage Summary or by a covered water damage loss to your contents. For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your condominium unit.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your condominium unit for mold;
- testing the surfaces and materials of your additions and alterations or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

Reference Copy

Extra Coverages

(continued)

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your condominium unit rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

The amount of coverage for mold remediation expenses and temporary relocation expenses for your condominium unit is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Exclusions

These exclusions apply to your Deluxe Condominium Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Reference Copy

Exclusions

(continued)

Loss by animals. We do not cover any loss caused by:

- bats, birds, insects, rodents, mollusks;
- animals owned or kept by you or a family member; or
- nesting or infestation, discharge or release of waste products or secretions by any animals.

However, we do cover loss to glass that is part of a building, storm door, or storm window, and ensuing covered loss unless another exclusion applies.

Structural movement. We do not cover any loss to additions and alterations of your condominium unit caused by the settling, cracking, shrinking, bulging, or expansion of bulkheads, pavements, patios, landings, steps, footings, foundations, walls, floors, roofs, or ceilings except loss to glass that is part of a building, storm door, or storm window. But we do insure ensuing covered loss unless another exclusion applies.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss to covered property caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement. This coverage also includes the cost of tearing out and replacing any part of the condominium unit necessary to repair the appliance or system. We do not cover loss to the appliance, swimming pool, or system itself.

Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating, or air conditioning system, or household appliance if your unit is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in your unit or shut off and drained the system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;

Reference Copy

Exclusions

(continued)

- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft. We also cover surface water damage to contents away from any residence you own or live at, except contents stored in your condominium building or condominium complex, unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies. We also cover ground water damage to contents away from any residence you own or live at, except contents stored in your condominium building or condominium complex, unless another exclusion applies.

Damage to outside structures. We do not cover any loss caused by freezing, thawing, or the pressure or weight of water, ice, or snow, whether driven by wind or not to any:

- fence, arbor, pavement, patio, landing or step;
- septic system, swimming pool or hot tub including their installed equipment;
- footing, foundation, wall, or any other structure or device, that supports all or part of your condominium unit;
- retaining wall or bulkhead; or
- pier, wharf, dock or bridge.

However, we do insure ensuing covered loss unless another exclusion applies.

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency to a computer or in the computer itself, caused by:

- human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by you, a family member, or a third party providing services to you;
- mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or
- power failure, surge or diminution of electronic systems.

However, we do cover ensuing physical damage unless another exclusion applies.

Cyber disruption. We do not cover any loss arising out of a cyber-attack unless it results in a physical loss to your insured property.

Financial loss. We do not cover any loss arising out of:

- a voluntary payment or transfer in ownership by you, your family member, or your authorized employee;
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name, except as outlined under the Extra Coverage, Account funds; or
- investment activity or any activity intended to realize a profit.

Cryptocurrency. We do not cover any loss to cryptocurrency. We also do not cover any loss to other mediums of financial exchange that cannot have a physical loss.

Reference Copy

Exclusions

(continued)

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Repairs and renovations. We do not cover loss caused by repairing, refinishing, or renovating contents except jewelry, watches, and furs.

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Reference Copy

Exclusions

(continued)

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Breakage of fragile articles. We do not cover breakage of fragile articles, including any type of: eyeglasses, crystal, china not regularly used, porcelains, figurines, statues, sculptures, mirrors, bric-a-brac and similar items. But we do cover breakage caused by fire, lightning, wind, hail, or smoke (except industrial or agricultural smoke); by explosion, riot, civil commotion, aircraft, or vehicles; by vandalism, malicious mischief, or collapse of a building or part of a building; by earth movement, earthquake, water, theft, or attempted theft; or by the sudden and accidental tearing apart, cracking, burning, or bulging of a plumbing, heating, or air conditioning system or household appliance, unless another exclusion applies.

Fragile articles do not include jewelry, watches, bronzes, cameras, and photographic lenses.

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Reference Copy

Exclusions

(continued)

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Rebuilding to code. We will not pay to conform to any law or ordinance, other than as provided under the Extra Coverage, Rebuilding to code.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your contents anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

In this Condominium Preference Coverage, the word "unit" refers to your condominium unit shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each unit for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents at your unit will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If this policy is renewed, the amount of coverage for your contents may be changed by us based on annual adjustments for inflation. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

It is your duty to advise us of additions, alterations or renovations to your unit at the beginning of, throughout, and completion of construction so that the amount of coverage for your contents and, if applicable, your additions and alterations can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a covered condominium. If the covered loss takes place at a listed condominium unit covered by this policy, we will pay up to the amount of contents coverage for that condominium unit, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

Reference Copy



Payment for a Loss

(continued)

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

Special deductibles. If more than one special deductible applies to a covered loss (other than the construction deductible), the special deductible with the greatest dollar amount applies to the covered loss.

If the construction deductible applies to a covered loss, and one or more other special deductibles also apply, the dollar amount of the construction deductible will be combined with the greatest dollar amount of any other applicable special deductible, and the total amount of **both** deductibles will be applied to the covered loss.

Construction deductible. In lieu of the base deductible, a 5% special construction deductible applies to each occurrence if at any time during the policy period you are constructing additions, alterations, or renovations to your unit which will equal or exceed the lesser of 10% of the amount of coverage for additions and alterations for your unit shown in the Coverage Summary at the time of a covered loss or \$500,000, and you or your agent did not notify us of these additions, alterations, or renovations, and the covered loss commenced at such unit.

This construction deductible applies to your contents and extra coverages. The dollar amount of this deductible is equal to 5% of the combined amount of coverage for your contents and additions and alterations as shown in the Coverage Summary at the time of a covered loss.

If the dollar amount of the base deductible is greater than the dollar amount of the construction deductible, the dollar amount of the construction deductible is increased to the dollar amount of the base deductible. This construction deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Reference Copy



Payment for a Loss

(continued)

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
 - in which any person or group of persons is involved or implicated,
- is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates

\$1,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets

\$5,000

This special limit includes the necessary, reasonable expense incurred if you research, replace, or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers \$5,000

Watercraft, including their furnishings, equipment, and outboard motors \$10,000

Golf carts \$5,000

Jewelry, watches or precious and semi-precious stones, whether set or unset, that are lost, misplaced, or stolen \$5,000

Furs that are lost, misplaced, or stolen \$5,000

Reference Copy



Payment for a Loss

(continued)

Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are lost, misplaced, or stolen \$10,000

Collectible stamps, coins, and medals \$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Guns that are lost, misplaced, or stolen \$5,000

Grave markers or mausoleums \$10,000

Condominium Preference Coverage

In Condominium Preference Coverage, a "covered loss" includes **all risk** of physical loss to your contents or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your condominium unit unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Extra Coverages only apply to additions and alterations for your condominium unit if an amount of coverage greater than zero is shown in the Coverage Summary for such additions and alterations.

Additions and alterations

This coverage is in effect only if an amount of coverage greater than zero is shown in the Coverage Summary for your Additions and alterations. We cover your building additions, alterations, fixtures, improvements, installations or items of real property that are part of your unit as defined in the Master Deed. This includes:

- breakage of glass or safety glazing material in the building, or a storm door or window;

Reference Copy

Extra Coverages

(continued)

- the reasonable cost for matching to ensure visual continuity with any adjacent undamaged portions of your unit consisting of the same materials; or
- any other structure on the condominium property that is:
 - owned by you; or
 - available for your exclusive use and which you are required to insure.

For a covered loss to these items, we will pay up to the amount of coverage shown in the Coverage Summary for Additions and alterations. The same payment basis applies to Additions and alterations as to contents.

However, if you have a covered partial loss to Additions and alterations and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost less depreciation.

Unit assessments

We cover your share of an assessment charged against you during the policy period by your condominium association. But the assessment must be a result of:

- physical loss to property owned collectively by all unit owners that would be covered under this policy if the same physical loss occurred to your unit; or
- an occurrence that would be covered under personal liability coverage if personal liability coverage is shown in the Coverage Summary or under any other personal insurance policy issued by a direct or indirect subsidiary of Chubb Limited providing you with personal liability coverage.

We will pay up to \$100,000, or any greater amount shown in the Coverage Summary, for any one occurrence, regardless of the number of assessments. But we will not pay more than \$10,000, or any greater amount shown in the Coverage Summary, in any one occurrence for assessments that result from a deductible in your condominium association's insurance.

However, if the date of the physical loss or the occurrence that triggered the unit assessment occurred prior to the effective date of the policy period in which the assessment was charged and the unit at the time of the loss was not listed on this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to the limit that was in effect with your prior policy, but not more than \$2,000, for any one occurrence.

In the Policy Terms, General Conditions, Policy period, the following condition does not apply to Unit assessments: All coverages on this policy apply only to occurrences that take place while this policy is in effect.

There is no deductible for this coverage.

Additional living expenses

Under certain conditions when your unit cannot be lived in because of a covered loss to your unit or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses as described below. If Limited additional living expenses coverage is shown in the Coverage Summary, the amount shown for this limited coverage is the maximum amount we will pay for all additional living expenses combined for each occurrence. There is no deductible for this coverage.

Reference Copy

Extra Coverages

(continued)

Extra living expenses. If a covered loss makes your unit uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We cover these increases to your normal living expenses for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition;
- the shortest amount of time required to settle elsewhere if you or members of your household permanently relocate;
- the reasonable amount of time required to restore the unit to the condition it was in prior to the covered loss if you are constructing additions, alterations, or renovations to your unit at the time of a covered loss, but we will only cover the increase in your normal living expenses incurred by you; or
- up to two years from the date of loss, or a later date if agreed to by us.

If your unit is vacant at the time of the covered loss or you are temporarily not living in your unit because of construction or renovation prior to the covered loss, then we do not cover Extra living expenses.

However, if your planned move-in date is extended due to the covered loss, we will only pay Extra living expenses beyond the planned move-in date.

You must inform us of your decision whether you intend to restore the unit, or to permanently relocate, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the extra living expenses will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Fair rental value. If a covered loss makes a part of your unit which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. We will cover the fair rental value for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition; or
- up to two years from the date of loss, or a later date if agreed to by us.

However, you must inform us of your decision whether you intend to restore the unit, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the coverage for fair rental value will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Reference Copy

Extra Coverages

(continued)

Forced evacuation expenses. If you evacuate your unit due to a covered loss or a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your unit is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. However, if we determine after the threat of loss is over that there is no covered loss to your unit that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your unit due to a peril covered under this policy.

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time.

Landscaping

We cover trees, shrubs, plants, and lawns, which are on the grounds of your unit, against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay:

- up to a total of 10% of the amount of contents coverage for the unit at which the loss occurs, unless a greater percentage is shown in the Coverage Summary, but
- not more than \$10,000 for any one tree, shrub, or plant, unless a greater amount is shown in the Coverage Summary.

This extra coverage does not apply to naturally occurring or native grown vegetation, including but not limited to brush, woodlands, forests, grasslands, wetlands or mangroves. We also do not cover vineyards, sod farms, tree farms, orchards, and crops or plants containing cannabinoids grown or used primarily for business purposes.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,500 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

Reference Copy



Extra Coverages

(continued)

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$20,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Reference Copy



Extra Coverages

(continued)

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

Fire or police department charges

If a fire or police department is called to protect your condominium unit against a covered loss, we will pay up to \$2,500 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Lock replacement

If the keys or remote unlocking devices to your condominium unit, or to the garage door or electronic gate used solely for your unit, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,500. There is no deductible for this coverage.

Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

Reference Copy



Extra Coverages

(continued)

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your condominium unit against further covered damage. These payments do not increase the amount of coverage for your condominium unit.

Construction materials

We cover the materials and supplies owned by you on the grounds of your condominium unit for use in its construction, alteration, and repair. These payments apply only to a covered loss, and they do not increase the amount of coverage for your condominium unit.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your condominium unit because the condominium unit is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your condominium unit.

Rebuilding to code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of the loss, that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your additions and alterations made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of your additions and alterations necessary to complete the repair, replacement, or rebuilding of the damaged portion of your additions and alterations; or
- the demolition of the undamaged portion of your additions and alterations when your unit must be totally demolished.

However, we will not pay for:

- the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss;
- any loss in value to covered property due to the requirements of any ordinance or law; or
- the costs to comply with any ordinance or law which requires you to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants in or on your unit.

Reference Copy

Extra Coverages

(continued)

This coverage is limited at the time of a covered loss if Limited rebuilding to code coverage is shown in the Coverage Summary for your location(s).

Water detection expense

We will reimburse you up to \$5,000 for the reasonable cost and installation of a water leak detection and control system following a covered water damage loss to your unit shown in the Coverage Summary or to other property in your unit covered under this policy. This extra coverage applies only if:

- the amount of the covered water damage loss to covered property is \$10,000 or more prior to the application of any applicable deductible;
- the covered water damage loss is caused by a leak or break in a plumbing, heating, or air conditioning system, which is part of your unit as defined in the Master Deed; and
- the installation of a water leak detection and control system would protect against a similar loss in the future and was the first time such a system was installed in your unit, which had the covered water damage loss.

These payments do not increase the amount of coverage for your unit.

"Water leak detection and control system" means a system for your unit that monitors:

- areas containing plumbing devices, appliances, and other outlets for a water leak and if detected, closes the main water supply line pertaining to your unit; or
- unusual water flow patterns or unexpected interior water overflow and if detected, closes the main water supply line pertaining to your unit.

There is no deductible for this expense.

Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to additions or alterations of your condominium unit shown in the Coverage Summary or by a covered water damage loss to your contents. For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your condominium unit.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your condominium unit for mold;
- testing the surfaces and materials of your additions and alterations or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

Reference Copy



Extra Coverages

(continued)

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your condominium unit rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

The amount of coverage for mold remediation expenses and temporary relocation expenses for your condominium unit is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Conditions

The following condition, applicable to Condominium Preference Coverage, is in addition to the General Conditions, Property Conditions and Special Conditions described under Policy Terms.

Condominium Preference Coverage

If you have Condominium Preference Coverage, your eligibility for this coverage will cease if you decrease any of the required minimum amount(s) of coverage or if any of the following coverages are deleted, cancelled, or nonrenewed:

- Personal Liability Coverage and/or Excess Liability Coverage;
- Family Protection Coverage; and
- Valuable Articles Coverage.

Your eligibility for Condominium Preference Coverage will cease as of the deletion, cancellation or nonrenewal date or the date that the required minimum amount(s) of coverage have been decreased.

If your eligibility for Condominium Preference Coverage ceases during the policy period, we agree to continue coverage under Deluxe Condominium Coverage for the remainder of the policy period.

Exclusions

These exclusions apply to your Condominium Preference Coverage, including the Extra Coverages, unless stated otherwise.

Reference Copy

Exclusions

(continued)

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals. We do not cover any loss caused by:

- bats, birds, insects, rodents, mollusks;
 - animals owned or kept by you or a family member; or
 - nesting or infestation, discharge or release of waste products or secretions by any animals.
- However, we do cover loss to glass that is part of a building, storm door, or storm window, and ensuing covered loss unless another exclusion applies.

Structural movement. We do not cover any loss to additions and alterations of your condominium unit caused by the settling, cracking, shrinking, bulging, or expansion of bulkheads, pavements, patios, landings, steps, footings, foundations, walls, floors, roofs, or ceilings except loss to glass that is part of a building, storm door, or storm window. But we do insure ensuing covered loss unless another exclusion applies.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss to covered property caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement. This coverage also includes the cost of tearing out and replacing any part of the condominium unit necessary to repair the appliance or system. We do not cover loss to the appliance, swimming pool, or system itself.

Reference Copy

Exclusions

(continued)

Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating, or air conditioning system, or household appliance if your unit is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in your unit or shut off and drained the system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft. We also cover surface water damage to contents away from any residence you own or live at, except contents stored in your condominium building or condominium complex, unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies. We also cover ground water damage to contents away from any residence you own or live at, except contents stored in your condominium building or condominium complex, unless another exclusion applies.

Damage to outside structures. We do not cover any loss caused by freezing, thawing, or the pressure or weight of water, ice, or snow, whether driven by wind or not to any:

- fence, arbor, pavement, patio, landing or step;
- septic system, swimming pool or hot tub including their installed equipment;
- footing, foundation, wall, or any other structure or device, that supports all or part of your condominium unit;
- retaining wall or bulkhead; or
- pier, wharf, dock or bridge.

However, we do insure ensuing covered loss unless another exclusion applies.

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency to a computer or in the computer itself, caused by:

- human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by you, a family member, or a third party providing services to you;

Reference Copy



Exclusions

(continued)

- mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or
- power failure, surge or diminution of electronic systems.

However, we do cover ensuing physical damage unless another exclusion applies.

Cyber disruption. We do not cover any loss arising out of a cyber-attack unless it results in a physical loss to your insured property.

Financial loss. We do not cover any loss arising out of:

- a voluntary payment or transfer in ownership by you, your family member, or your authorized employee;
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name, except as outlined under the Extra Coverage, Account funds; or
- investment activity or any activity intended to realize a profit.

Cryptocurrency. We do not cover any loss to cryptocurrency. We also do not cover any loss to other mediums of financial exchange that cannot have a physical loss.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;

Reference Copy

Exclusions

(continued)

- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.
We do not cover any loss to a golf cart caused by:
 - overheating, or electrical or structural breakdown or failure; or
 - repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Repairs and renovations. We do not cover loss caused by repairing, refinishing, or renovating contents except jewelry, watches, and furs.

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Breakage of fragile articles. We do not cover breakage of fragile articles, including any type of: eyeglasses, crystal, china not regularly used, porcelains, figurines, statues, sculptures, mirrors, bric-a-brac and similar items. But we do cover breakage caused by fire, lightning, wind, hail, or smoke (except industrial or agricultural smoke); by explosion, riot, civil commotion, aircraft, or vehicles; by vandalism, malicious mischief, or collapse of a building or part of a building; by earth movement, earthquake, water, theft, or attempted theft; or by the sudden and accidental tearing apart, cracking, burning, or bulging of a plumbing, heating, or air conditioning system or household appliance, unless another exclusion applies.

Fragile articles do not include jewelry, watches, bronzes, cameras, and photographic lenses.

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Reference Copy

Exclusions

(continued)

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Rebuilding to code. We will not pay to conform to any law or ordinance, other than as provided under the Extra Coverage, Rebuilding to code.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Reference Copy



Exclusions

(continued)

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against physical loss to your contents caused by named perils anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

In this Standard Condominium Coverage, the word "unit" refers to your condominium unit shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each unit for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents at your unit will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If this policy is renewed, the amount of coverage for your contents may be changed by us based on annual adjustments for inflation. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

It is your duty to advise us of additions, alterations or renovations to your unit at the beginning of, throughout, and completion of construction so that the amount of coverage for your contents and, if applicable, your additions and alterations can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a covered condominium. If the covered loss takes place at a listed condominium unit covered by this policy, we will pay up to the amount of contents coverage for that condominium unit, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

Reference Copy

Standard Condominium Coverage

CHUBB®

Payment for a Loss

(continued)

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

Special deductibles. If more than one special deductible applies to a covered loss (other than the construction deductible), the special deductible with the greatest dollar amount applies to the covered loss.

If the construction deductible applies to a covered loss, and one or more other special deductibles also apply, the dollar amount of the construction deductible will be combined with the greatest dollar amount of any other applicable special deductible, and the total amount of **both** deductibles will be applied to the covered loss.

Construction deductible. In lieu of the base deductible, a 5% special construction deductible applies to each occurrence if at any time during the policy period you are constructing additions, alterations, or renovations to your unit which will equal or exceed the lesser of 10% of the amount of coverage for additions and alterations for your unit shown in the Coverage Summary at the time of a covered loss or \$500,000, and you or your agent did not notify us of these additions, alterations, or renovations, and the covered loss commenced at such unit.

This construction deductible applies to your contents and extra coverages. The dollar amount of this deductible is equal to 5% of the combined amount of coverage for your contents and additions and alterations as shown in the Coverage Summary at the time of a covered loss.

If the dollar amount of the base deductible is greater than the dollar amount of the construction deductible, the dollar amount of the construction deductible is increased to the dollar amount of the base deductible. This construction deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Reference Copy

Standard Condominium Coverage

CHUBB®

Payment for a Loss

(continued)

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
 - in which any person or group of persons is involved or implicated,
- is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates

\$1,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets

\$5,000

This special limit includes the necessary, reasonable expense incurred if you research, replace, or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers \$5,000

Watercraft, including their furnishings, equipment, and outboard motors \$10,000

Golf carts \$5,000

Jewelry, watches or precious and semi-precious stones, whether set or unset, that are stolen \$5,000

Furs that are stolen \$5,000

Reference Copy

Standard Condominium Coverage

CHUBB®

Payment for a Loss

(continued)

Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are stolen \$10,000

Collectible stamps, coins, and medals \$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Guns that are stolen \$5,000

Grave markers or mausoleums \$5,000

Standard Condominium Coverage

In Standard Condominium Coverage, a "covered loss" is any physical loss to your contents or other property covered under this part of your Masterpiece Policy, caused directly by a peril named below, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Perils

Fire, lightning, and explosion.

Riot. This includes any kind of civil commotion.

Wind or hail. This coverage includes loss inside a building only when caused by rain, snow, sleet, sand, or dust that entered the building through an opening in a roof or wall damaged by the direct force of wind or hail. This coverage does not include loss to watercraft or their trailers, furnishings, equipment, and outboard motors, unless they are inside a fully enclosed building.

Aircraft. This means any loss caused by aircraft, including self-propelled missiles and spacecraft.

Vehicles. This means any loss caused by a vehicle.

Sudden and accidental damage from smoke. This does not include smoke from agricultural smudging or industrial operations.

Vandalism. This means any vandalism, including malicious mischief.

Reference Copy

Standard Condominium Coverage

CHUBB®

Standard Condominium Coverage

(continued)

Theft. This includes theft, attempted theft, and loss of property when theft can be presumed.

However, our coverage for theft does not apply to:

- theft committed by you or a family member;
- theft from a residence under construction, other than construction materials or supplies used for your additions and alterations, until the residence is completed and occupied; or
- theft from a residence you or a family member owns, rents, or occupies that does not have contents, condominium, cooperative, or renters coverage in this policy. However, we will cover theft from a residence where you or a family member is temporarily residing, including theft of property kept at a school residence belonging to a family member who is a student.

Falling objects. This coverage does not include damage inside a building, unless the roof or an exterior wall of the building is first damaged by the falling object. Damage to the falling object itself is not covered.

Weight of ice, snow, or sleet. This coverage applies only to property that is inside a fully enclosed building.

Collapse of a building or part of a building. This coverage does not include settling, cracking, shrinking, bulging, or expansion.

Accidental discharge or overflow. This coverage applies only to accidental discharge or overflow from within a plumbing, heating, or air conditioning system, an automatic fire protective sprinkler system, or a household appliance. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

This coverage also includes damage caused by water and water borne material which backs up from within sewers or drains.

Sudden and accidental cracking, burning, bulging, or tearing apart. This coverage applies only to a plumbing, heating, or air conditioning system, or a household appliance for heating water. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

Freezing. This coverage applies to loss resulting from freezing of a plumbing, heating, or air conditioning system, or a household appliance. This coverage does not include loss from freezing when your unit is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in your unit or shut off and drained the system or appliance.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Power surge. This coverage refers to sudden damage from an electrical current.

Reference Copy

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your condominium unit unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Extra Coverages only apply to additions and alterations for your condominium unit if an amount of coverage greater than zero is shown in the Coverage Summary for such additions and alterations.

Additions and alterations

This coverage is in effect only if an amount of coverage greater than zero is shown in the Coverage Summary for your Additions and alterations.

We cover your building additions, alterations, fixtures, improvements, installations or items of real property that are part of your unit as defined in the Master Deed. This includes:

- breakage of glass or safety glazing material in the building, or a storm door or window;
- the reasonable cost for matching to ensure visual continuity with any adjacent undamaged portions of your unit consisting of the same materials; or
- any other structure on the condominium property that is:
 - owned by you; or
 - available for your exclusive use and which you are required to insure.

For a covered loss to these items, we will pay up to the amount of coverage shown in the Coverage Summary for Additions and alterations. The same payment basis applies to Additions and alterations as to contents.

However, if you have a covered partial loss to Additions and alterations and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost less depreciation.

Unit assessments

We cover your share of an assessment charged against you during the policy period by your condominium association. But the assessment must be a result of:

- physical loss to property owned collectively by all unit owners that would be covered under this policy if the same physical loss occurred to your unit; or
- an occurrence that would be covered under personal liability coverage if personal liability coverage is shown in the Coverage Summary or under any other personal insurance policy issued by a direct or indirect subsidiary of Chubb Limited providing you with personal liability coverage.

If there is a loss from an earthquake, we only insure unit assessments resulting from ensuing covered loss due to fire, explosion, theft or glass breakage unless an exclusion applies.

We will pay up to \$50,000, or any greater amount shown in the Coverage Summary, for any one occurrence, regardless of the number of assessments. But we will not pay more than \$5,000, or any greater amount shown in the Coverage Summary, in any one occurrence for assessments that result from a deductible in your condominium association's insurance.

Extra Coverages

(continued)

However, if the date of the physical loss or the occurrence that triggered the unit assessment occurred prior to the effective date of the policy period in which the assessment was charged and the unit at the time of the loss was not listed on this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to the limit that was in effect with your prior policy, but not more than \$2,000, for any one occurrence.

In the Policy Terms, General Conditions, Policy period, the following condition does not apply to Unit assessments: All coverages on this policy apply only to occurrences that take place while this policy is in effect.

There is no deductible for this coverage.

Additional living expenses

Under certain conditions when your unit cannot be lived in because of a covered loss to your unit or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses. If Limited additional living expenses coverage is shown in the Coverage Summary, the amount shown for this limited coverage is the maximum amount we will pay for all additional living expenses combined for each occurrence. There is no deductible for this coverage.

Extra living expenses. If a covered loss makes your unit uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We cover these increases to your normal living expenses for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition;
- the shortest amount of time required to settle elsewhere if you or members of your household permanently relocate;
- the reasonable amount of time required to restore the unit to the condition it was in prior to the covered loss if you are constructing additions, alterations, or renovations to your unit at the time of a covered loss, but we will only cover the increase in your normal living expenses incurred by you; or
- up to two years from the date of loss, or a later date if agreed to by us.

If your unit is vacant at the time of the covered loss or you are temporarily not living in your unit because of construction or renovation prior to the covered loss, then we do not cover Extra living expenses.

However, if your planned move-in date is extended due to the covered loss, we will only pay Extra living expenses beyond the planned move-in date.

You must inform us of your decision whether you intend to restore the unit, or to permanently relocate, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the extra living expenses will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Reference Copy

Extra Coverages

(continued)

Fair rental value. If a covered loss makes a part of your unit which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. We will cover the fair rental value for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition; or
- up to two years from the date of loss, or a later date if agreed to by us.

However, you must inform us of your decision whether you intend to restore the unit, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the coverage for fair rental value will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Forced evacuation expenses. If you evacuate your unit due to a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your unit is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. However, if we determine after the threat of loss is over that there is no covered loss to your unit that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your unit due to a peril covered under this policy.

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time.

Landscaping

We cover trees, shrubs, plants, and lawns, which are on the grounds of your unit against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay:

- up to a total of 10% of the amount of contents coverage for the unit at which the loss occurs, unless a greater percentage is shown in the Coverage Summary, but
- not more than \$10,000 for any one tree, shrub, or plant, unless a greater amount is shown in the Coverage Summary.

This extra coverage does not apply to naturally occurring or native grown vegetation, including but not limited to brush, woodlands, forests, grasslands, wetlands or mangroves. We also do not cover vineyards, sod farms, tree farms, orchards, and crops or plants containing cannabinoids grown or used primarily for business purposes.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

Reference Copy

Extra Coverages

(continued)

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,000 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

Reference Copy

Extra Coverages

(continued)

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated,
is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

Fire or police department charges

If a fire or police department is called to protect your condominium unit against a covered loss, we will pay up to \$1,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Lock replacement

If the keys or remote unlocking devices to your condominium unit, or to the garage door or electronic gate used solely for your unit, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,000. There is no deductible for this coverage.

Reference Copy

Extra Coverages

(continued)

Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your condominium unit against further covered damage. These payments do not increase the amount of coverage for your condominium unit.

Construction materials

We cover the materials and supplies owned by you on the grounds of your condominium unit for use in its construction, alteration, and repair. These payments apply only to a covered loss, and they do not increase the amount of coverage for your condominium unit.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your condominium unit because the condominium unit is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your condominium unit.

Rebuilding to code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of the loss, that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your additions and alterations made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of your additions and alterations necessary to complete the repair, replacement, or rebuilding of the damaged portion of your additions and alterations; or
- the demolition of the undamaged portion of your additions and alterations when your unit must be totally demolished.

Reference Copy

Standard Condominium Coverage

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Extra Coverages

(continued)

However, we will not pay for:

- the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss;
- any loss in value to covered property due to the requirements of any ordinance or law; or
- the costs to comply with any ordinance or law which requires you to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants in or on your unit.

This coverage is limited at the time of a covered loss if Limited rebuilding to code coverage is shown in the Coverage Summary for your location(s).

Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to additions or alterations of your condominium unit shown in the Coverage Summary or by a covered water damage loss to your contents. For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your condominium unit.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your condominium unit for mold;
- testing the surfaces and materials of your additions and alterations or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your condominium unit rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Reference Copy

Standard Condominium Coverage

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Extra Coverages

(continued)

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

The amount of coverage for mold remediation expenses and temporary relocation expenses for your condominium unit is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Exclusions

These exclusions apply to your Standard Condominium Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Reference Copy

Exclusions

(continued)

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Reference Copy

Standard Condominium Coverage

CHUBB®

Exclusions

(continued)

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

Reference Copy

Standard Condominium Coverage

CHUBB®

Exclusions

(continued)

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Rebuilding to code. We will not pay to conform to any law or ordinance, other than as provided under the Extra Coverage, Rebuilding to code.

Earthquake. We do not cover any loss caused by earthquake. But we do insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Earth movement. We do not cover any loss caused by earth movement including volcanic eruptions, landslides, mud flows, and any expansion, contracting, sinking, rising, settling, or shifting of the earth, soil, or land. This exclusion applies whether or not the earth, soil, or land is combined or mixed with water or any other liquid or natural or man-made material. However, we do cover losses caused by the eruption of a volcano when the loss is the result of:

- a volcanic blast or airborne shock waves;
- ash, dust, or particulate matter; or
- lava flow.

We also insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Collapse from earth movement. We do not cover any loss caused by collapse or the imminent danger of collapse from earth movement, as previously defined.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Reference Copy

Exclusions

(continued)

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your contents anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

In this Deluxe Cooperative Coverage, the word "unit" refers to your cooperative unit shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each unit for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents at your unit will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If this policy is renewed, the amount of coverage for your contents may be changed by us based on annual adjustments for inflation. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

It is your duty to advise us of additions, alterations or renovations to your unit at the beginning of, throughout, and completion of construction so that the amount of coverage for your contents and, if applicable, your additions and alterations can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a covered cooperative. If the covered loss takes place at a listed cooperative unit covered by this policy, we will pay up to the amount of contents coverage for that cooperative unit, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

Reference Copy

Payment for a Loss

(continued)

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

Special deductibles. If more than one special deductible applies to a covered loss (other than the construction deductible), the special deductible with the greatest dollar amount applies to the covered loss.

If the construction deductible applies to a covered loss, and one or more other special deductibles also apply, the dollar amount of the construction deductible will be combined with the greatest dollar amount of any other applicable special deductible, and the total amount of **both** deductibles will be applied to the covered loss.

Construction deductible. In lieu of the base deductible, a 5% special construction deductible applies to each occurrence if at any time during the policy period you are constructing additions, alterations, or renovations to your unit which will equal or exceed the lesser of 10% of the amount of coverage for additions and alterations for your unit shown in the Coverage Summary at the time of a covered loss or \$500,000, and you or your agent did not notify us of these additions, alterations, or renovations, and the covered loss commenced at such unit.

This construction deductible applies to your contents and extra coverages. The dollar amount of this deductible is equal to 5% of the combined amount of coverage for your contents and additions and alterations as shown in the Coverage Summary at the time of a covered loss.

If the dollar amount of the base deductible is greater than the dollar amount of the construction deductible, the dollar amount of the construction deductible is increased to the dollar amount of the base deductible. This construction deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Reference Copy

Payment for a Loss

(continued)

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated,
is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum,
tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit
cards, or gift certificates

\$1,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank
notes, manuscripts, passports, or tickets

\$5,000

This special limit includes the necessary, reasonable expense incurred if you research,
replace, or restore these items after a covered loss, using the most cost-effective method
available.

However, when this property is located in a bank vault or bank safe deposit box, your full
contents coverage away from your residences will apply for a covered loss.

Trailers \$5,000

Watercraft, including their furnishings, equipment, and outboard motors \$10,000

Golf carts \$5,000

Jewelry, watches or precious and semi-precious stones, whether set or unset,
that are lost, misplaced, or stolen \$5,000

Furs that are lost, misplaced, or stolen \$5,000

Reference Copy

Deluxe Cooperative Coverage

CHUBB®

Payment for a Loss

(continued)

Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are lost, misplaced, or stolen \$10,000

Collectible stamps, coins, and medals \$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Guns that are lost, misplaced, or stolen. \$5,000

Grave markers or mausoleums \$5,000

Deluxe Cooperative Coverage

In Deluxe Cooperative Coverage, a "covered loss" includes **all risk** of physical loss to your contents or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your cooperative unit unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Extra Coverages only apply to additions and alterations for your cooperative unit if an amount of coverage greater than zero is shown in the Coverage Summary for such additions and alterations.

Additions and alterations

This coverage is in effect only if an amount of coverage greater than zero is shown in the Coverage Summary for your Additions and alterations. We cover your building additions, alterations, fixtures, improvements, installations or items of real property that are part of your unit as defined in the Master Deed. This includes:

- breakage of glass or safety glazing material in the building, or a storm door or window;

Reference Copy

Extra Coverages

(continued)

- the reasonable cost for matching to ensure visual continuity with any adjacent undamaged portions of your unit consisting of the same materials; or
- any other structure on the cooperative property that is:
 - owned by you; or
 - available for your exclusive use and which you are required to insure.

For a covered loss to these items, we will pay up to the amount of coverage shown in the Coverage Summary for Additions and alterations. The same payment basis applies to Additions and alterations as to contents.

However, if you have a covered partial loss to Additions and alterations and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost less depreciation.

Unit assessments

We cover your share of an assessment charged against you during the policy period by your cooperative association. But the assessment must be a result of:

- physical loss to property owned collectively by all unit owners that would be covered under this policy if the same physical loss occurred to your unit; or
- an occurrence that would be covered under personal liability coverage if personal liability coverage is shown in the Coverage Summary or under any other personal insurance policy issued by a direct or indirect subsidiary of Chubb Limited providing you with personal liability coverage.

We will pay up to \$50,000, or any greater amount shown in the Coverage Summary, for any one occurrence, regardless of the number of assessments. But we will not pay more than \$5,000, or any greater amount shown in the Coverage Summary, in any one occurrence for assessments that result from a deductible in your cooperative association's insurance.

However, if the date of the physical loss or the occurrence that triggered the unit assessment occurred prior to the effective date of the policy period in which the assessment was charged and the unit at the time of the loss was not listed on this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to the limit that was in effect with your prior policy, but not more than \$2,000, for any one occurrence.

In the Policy Terms, General Conditions, Policy period, the following condition does not apply to Unit assessments: All coverages on this policy apply only to occurrences that take place while this policy is in effect.

There is no deductible for this coverage.

Additional living expenses

Under certain conditions when your unit cannot be lived in because of a covered loss to your unit or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses. If Limited additional living expenses coverage is shown in the Coverage Summary, the amount shown for this limited coverage is the maximum amount we will pay for all additional living expenses combined for each occurrence. There is no deductible for this coverage.

Reference Copy

Extra Coverages

(continued)

Extra living expenses. If a covered loss makes your unit uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We cover these increases to your normal living expenses for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition;
- the shortest amount of time required to settle elsewhere if you or members of your household permanently relocate;
- the reasonable amount of time required to restore the unit to the condition it was in prior to the covered loss if you are constructing additions, alterations, or renovations to your unit at the time of a covered loss, but we will only cover the increase in your normal living expenses incurred by you; or
- up to two years from the date of loss, or a later date if agreed to by us.

If your unit is vacant at the time of the covered loss or you are temporarily not living in your unit because of construction or renovation prior to the covered loss, then we do not cover Extra living expenses.

However, if your planned move-in date is extended due to the covered loss, we will only pay Extra living expenses beyond the planned move-in date.

You must inform us of your decision whether you intend to restore the unit, or to permanently relocate, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the extra living expenses will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Fair rental value. If a covered loss makes a part of your unit which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. We will cover the fair rental value for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition; or
- up to two years from the date of loss, or a later date if agreed to by us.

However, you must inform us of your decision whether you intend to restore the unit, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the coverage for fair rental value will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Reference Copy

Extra Coverages

(continued)

Forced evacuation expenses. If you evacuate your unit due to a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your unit is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. However, if we determine after the threat of loss is over that there is no covered loss to your unit that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your unit due to a peril covered under this policy.

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time.

Landscaping

We cover trees, shrubs, plants, and lawns, which are on the grounds of your unit, against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay:

- up to a total of 10% of the amount of contents coverage for the unit at which the loss occurs, unless a greater percentage is shown in the Coverage Summary, but
- not more than \$10,000 for any one tree, shrub, or plant, unless a greater amount is shown in the Coverage Summary.

This extra coverage does not apply to naturally occurring or native grown vegetation, including but not limited to brush, woodlands, forests, grasslands, wetlands or mangroves. We also do not cover vineyards, sod farms, tree farms, orchards, and crops or plants containing cannabinoids grown or used primarily for business purposes.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,000 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

Reference Copy

Extra Coverages

(continued)

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Reference Copy

Extra Coverages

(continued)

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

Fire or police department charges

If a fire or police department is called to protect your cooperative unit against a covered loss, we will pay up to \$1,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Lock replacement

If the keys or remote unlocking devices to your cooperative unit, or to the garage door or electronic gate used solely for your unit, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,000. There is no deductible for this coverage.

Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your cooperative unit against further covered damage. These payments do not increase the amount of coverage for your cooperative unit.

Reference Copy

Extra Coverages

(continued)

Construction materials

We cover the materials and supplies owned by you on the grounds of your cooperative unit for use in its construction, alteration, and repair. These payments apply only to a covered loss, and they do not increase the amount of coverage for your cooperative unit.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your cooperative unit because the cooperative unit is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your cooperative unit.

Rebuilding to code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of the loss, that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your additions and alterations made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of your additions and alterations necessary to complete the repair, replacement, or rebuilding of the damaged portion of your additions and alterations; or
- the demolition of the undamaged portion of your additions and alterations when your unit must be totally demolished.

However, we will not pay for:

- the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss;
- any loss in value to covered property due to the requirements of any ordinance or law; or
- the costs to comply with any ordinance or law which requires you to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants in or on your unit.

This coverage is limited at the time of a covered loss if Limited rebuilding to code coverage is shown in the Coverage Summary for your location(s).

Reference Copy

Extra Coverages

(continued)

Water detection expense

We will reimburse you up to \$5,000 for the reasonable cost and installation of a water leak detection and control system following a covered water damage loss to your unit shown in the Coverage Summary or to other property in your unit covered under this policy. This extra coverage applies only if:

- the amount of the covered water damage loss to covered property is \$10,000 or more prior to the application of any applicable deductible;
- the covered water damage loss is caused by a leak or break in a plumbing, heating, or air conditioning system, which is part of your unit as defined in the Master Deed; and
- the installation of a water leak detection and control system would protect against a similar loss in the future and was the first time such a system was installed in your unit, which had the covered water damage loss.

These payments do not increase the amount of coverage for your unit.

"Water leak detection and control system" means a system for your unit that monitors:

- areas containing plumbing devices, appliances, and other outlets for a water leak and if detected, closes the main water supply line pertaining to your unit; or
- unusual water flow patterns or unexpected interior water overflow and if detected, closes the main water supply line pertaining to your unit.

There is no deductible for this expense.

Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to additions or alterations of your cooperative unit shown in the Coverage Summary or by a covered water damage loss to your contents. For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your cooperative unit.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your cooperative unit for mold;
- testing the surfaces and materials of your additions and alterations or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

Reference Copy

Extra Coverages

(continued)

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your cooperative unit rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

The amount of coverage for mold remediation expenses and temporary relocation expenses for your cooperative unit is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Exclusions

These exclusions apply to your Deluxe Cooperative Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Reference Copy

Exclusions

(continued)

Loss by animals. We do not cover any loss caused by:

- bats, birds, insects, rodents, mollusks;
- animals owned or kept by you or a family member; or
- nesting or infestation, discharge or release of waste products or secretions by any animals.

However, we do cover loss to glass that is part of a building, storm door, or storm window, and ensuing covered loss unless another exclusion applies.

Structural movement. We do not cover any loss to additions and alterations of your cooperative unit caused by the settling, cracking, shrinking, bulging, or expansion of bulkheads, pavements, patios, landings, steps, footings, foundations, walls, floors, roofs, or ceilings except loss to glass that is part of a building, storm door, or storm window. But we do insure ensuing covered loss unless another exclusion applies.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss to covered property caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement. This coverage also includes the cost of tearing out and replacing any part of the cooperative unit necessary to repair the appliance or system. We do not cover loss to the appliance, swimming pool, or system itself.

Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating, or air conditioning system, or household appliance if your unit is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in your unit or shut off and drained the system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

Reference Copy

Exclusions

(continued)

However, we do insure ensuing covered loss due to fire, explosion, or theft. We also cover surface water damage to contents away from any residence you own or live at, except contents stored in your cooperative building or cooperative complex, unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies. We also cover ground water damage to contents away from any residence you own or live at, except contents stored in your cooperative building or cooperative complex, unless another exclusion applies.

Damage to outside structures. We do not cover any loss caused by freezing, thawing, or the pressure or weight of water, ice, or snow, whether driven by wind or not to any:

- fence, arbor, pavement, patio, landing or step;
- septic system, swimming pool or hot tub including their installed equipment;
- footing, foundation, wall, or any other structure or device, that supports all or part of your cooperative unit;
- retaining wall or bulkhead; or
- pier, wharf, dock or bridge.

However, we do insure ensuing covered loss unless another exclusion applies.

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency to a computer or in the computer itself, caused by:

- human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by you, a family member, or a third party providing services to you;
- mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or
- power failure, surge or diminution of electronic systems.

However, we do cover ensuing physical damage unless another exclusion applies.

Cyber disruption. We do not cover any loss arising out of a cyber-attack unless it results in a physical loss to your insured property.

Financial loss. We do not cover any loss arising out of:

- a voluntary payment or transfer in ownership by you, your family member, or your authorized employee;
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name, except as outlined under the Extra Coverage, Account funds; or
- investment activity or any activity intended to realize a profit.

Cryptocurrency. We do not cover any loss to cryptocurrency. We also do not cover any loss to other mediums of financial exchange that cannot have a physical loss.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Reference Copy

Exclusions

(continued)

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
 - data processing equipment;
 - global positioning systems;
 - scanning monitors, radar and laser detectors; or
 - any other similar equipment, including their accessories and antennas
- from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Repairs and renovations. We do not cover loss caused by repairing, refinishing, or renovating contents except jewelry, watches, and furs.

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Reference Copy

Exclusions

(continued)

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Breakage of fragile articles. We do not cover breakage of fragile articles, including any type of: eyeglasses, crystal, china not regularly used, porcelains, figurines, statues, sculptures, mirrors, bric-a-brac and similar items. But we do cover breakage caused by fire, lightning, wind, hail, or smoke (except industrial or agricultural smoke); by explosion, riot, civil commotion, aircraft, or vehicles; by vandalism, malicious mischief, or collapse of a building or part of a building; by earth movement, earthquake, water, theft, or attempted theft; or by the sudden and accidental tearing apart, cracking, burning, or bulging of a plumbing, heating, or air conditioning system or household appliance, unless another exclusion applies.

Fragile articles do not include jewelry, watches, bronzes, cameras, and photographic lenses.

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Reference Copy

Exclusions

(continued)

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Rebuilding to code. We will not pay to conform to any law or ordinance, other than as provided under the Extra Coverage, Rebuilding to code.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your contents anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

In this Cooperative Preference Coverage, the word "unit" refers to your cooperative unit shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each unit for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents at your unit will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If this policy is renewed, the amount of coverage for your contents may be changed by us based on annual adjustments for inflation. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

It is your duty to advise us of additions, alterations or renovations to your unit at the beginning of, throughout, and completion of construction so that the amount of coverage for your contents and, if applicable, your additions and alterations can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a covered cooperative. If the covered loss takes place at a listed cooperative unit covered by this policy, we will pay up to the amount of contents coverage for that cooperative unit, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

Reference Copy

Payment for a Loss

(continued)

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

Special deductibles. If more than one special deductible applies to a covered loss (other than the construction deductible), the special deductible with the greatest dollar amount applies to the covered loss.

If the construction deductible applies to a covered loss, and one or more other special deductibles also apply, the dollar amount of the construction deductible will be combined with the greatest dollar amount of any other applicable special deductible, and the total amount of **both** deductibles will be applied to the covered loss.

Construction deductible. In lieu of the base deductible, a 5% special construction deductible applies to each occurrence if at any time during the policy period you are constructing additions, alterations, or renovations to your unit which will equal or exceed the lesser of 10% of the amount of coverage for additions and alterations for your unit shown in the Coverage Summary at the time of a covered loss or \$500,000, and you or your agent did not notify us of these additions, alterations, or renovations, and the covered loss commenced at such unit.

This construction deductible applies to your contents and extra coverages. The dollar amount of this deductible is equal to 5% of the combined amount of coverage for your contents and additions and alterations as shown in the Coverage Summary at the time of a covered loss.

If the dollar amount of the base deductible is greater than the dollar amount of the construction deductible, the dollar amount of the construction deductible is increased to the dollar amount of the base deductible. This construction deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Reference Copy



Payment for a Loss

(continued)

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates

\$1,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports or tickets

\$5,000

This special limit includes the necessary, reasonable expense incurred if you research, replace, or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers \$5,000

Watercraft, including their furnishings, equipment, and outboard motors \$10,000

Golf carts \$5,000

Jewelry, watches or precious and semi-precious stones, whether set or unset, that are lost, misplaced, or stolen \$5,000

Furs that are lost, misplaced, or stolen \$5,000

Reference Copy



Payment for a Loss

(continued)

Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are lost, misplaced, or stolen \$10,000

Collectible stamps, coins, and medals \$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Guns that are lost, misplaced, or stolen. \$5,000

Grave markers or mausoleums \$10,000

Cooperative Preference Coverage

In Cooperative Preference Coverage, a "covered loss" includes **all risk** of physical loss to your contents or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your cooperative unit unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Extra Coverages only apply to additions and alterations for your cooperative unit if an amount of coverage greater than zero is shown in the Coverage Summary for such additions and alterations.

Additions and alterations

This coverage is in effect only if an amount of coverage greater than zero is shown in the Coverage Summary for your Additions and alterations. We cover your building additions, alterations, fixtures, improvements, installations or items of real property that are part of your unit as defined in the Master Deed. This includes:

- breakage of glass or safety glazing material in the building, or a storm door or window;

Reference Copy

Extra Coverages

(continued)

- the reasonable cost for matching to ensure visual continuity with any adjacent undamaged portions of your unit consisting of the same materials; or
- any other structure on the cooperative property that is:
 - owned by you; or
 - available for your exclusive use and which you are required to insure.

For a covered loss to these items, we will pay up to the amount of coverage shown in the Coverage Summary for Additions and alterations. The same payment basis applies to Additions and alterations as to contents.

However, if you have a covered partial loss to Additions and alterations and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost less depreciation.

Unit assessments

We cover your share of an assessment charged against you during the policy period by your cooperative association. But the assessment must be a result of:

- physical loss to property owned collectively by all unit owners that would be covered under this policy if the same physical loss occurred to your unit; or
- an occurrence that would be covered under personal liability coverage if personal liability coverage is shown in the Coverage Summary or under any other personal insurance policy issued by a direct or indirect subsidiary of Chubb Limited providing you with personal liability coverage.

We will pay up to \$100,000, or any greater amount shown in the Coverage Summary, for any one occurrence, regardless of the number of assessments. But we will not pay more than \$10,000, or any greater amount shown in the Coverage Summary, in any one occurrence for assessments that result from a deductible in your cooperative association's insurance.

However, if the date of the physical loss or the occurrence that triggered the unit assessment occurred prior to the effective date of the policy period in which the assessment was charged and the unit at the time of the loss was not listed on this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to the limit that was in effect with your prior policy, but not more than \$2,000, for any one occurrence.

In the Policy Terms, General Conditions, Policy period, the following condition does not apply to Unit assessments: All coverages on this policy apply only to occurrences that take place while this policy is in effect.

There is no deductible for this coverage.

Reference Copy

Extra Coverages

(continued)

Additional living expenses

Under certain conditions when your unit cannot be lived in because of a covered loss to your unit or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses. If Limited additional living expenses coverage is shown in the Coverage Summary, the amount shown for this limited coverage is the maximum amount we will pay for all additional living expenses combined for each occurrence. There is no deductible for this coverage.

Extra living expenses. If a covered loss makes your unit uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We cover these increases to your normal living expenses for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition;
- the shortest amount of time required to settle elsewhere if you or members of your household permanently relocate;
- the reasonable amount of time required to restore the unit to the condition it was in prior to the covered loss if you are constructing additions, alterations, or renovations to your unit at the time of a covered loss, but we will only cover the increase in your normal living expenses incurred by you; or
- up to two years from the date of loss, or a later date if agreed to by us.

If your unit is vacant at the time of the covered loss or you are temporarily not living in your unit because of construction or renovation prior to the covered loss, then we do not cover Extra living expenses.

However, if your planned move-in date is extended due to the covered loss, we will only pay Extra living expenses beyond the planned move-in date.

You must inform us of your decision whether you intend to restore the unit, or to permanently relocate, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the extra living expenses will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Fair rental value. If a covered loss makes a part of your unit which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. We will cover the fair rental value for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition; or
- up to two years from the date of loss, or a later date if agreed to by us.

Reference Copy

Extra Coverages

(continued)

However, you must inform us of your decision whether you intend to restore the unit, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the coverage for fair rental value will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Forced evacuation expenses. If you evacuate your unit due to a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your unit is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. However, if we determine after the threat of loss is over that there is no covered loss to your unit that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your unit due to a peril covered under this policy.

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time.

Landscaping

We cover trees, shrubs, plants, and lawns, which are on the grounds of your unit against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay:

- up to a total of 10% of the amount of contents coverage for the unit at which the loss occurs, unless a greater percentage is shown in the Coverage Summary, but
- not more than \$10,000 for any one tree, shrub, or plant, unless a greater amount is shown in the Coverage Summary.

This extra coverage does not apply to naturally occurring or native grown vegetation, including but not limited to brush, woodlands, forests, grasslands, wetlands or mangroves. We also do not cover vineyards, sod farms, tree farms, orchards, and crops or plants containing cannabinoids grown or used primarily for business purposes.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,500 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Reference Copy

Extra Coverages

(continued)

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$20,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage. "Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

Reference Copy



Extra Coverages

(continued)

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
 - in which any person or group of persons is involved or implicated,
- is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

Fire or police department charges

If a fire or police department is called to protect your cooperative unit against a covered loss, we will pay up to \$2,500 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Lock replacement

If the keys or remote unlocking devices to your cooperative unit, or to the garage door or electronic gate used solely for your unit, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,500. There is no deductible for this coverage.

Reference Copy

Extra Coverages

(continued)

Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your cooperative unit against further covered damage. These payments do not increase the amount of coverage for your cooperative unit.

Construction materials

We cover the materials and supplies owned by you on the grounds of your cooperative unit for use in its construction, alteration, and repair. These payments apply only to a covered loss, and they do not increase the amount of coverage for your cooperative unit.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your cooperative unit because the cooperative unit is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your cooperative unit.

Rebuilding to code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of the loss, that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your additions and alterations made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of your additions and alterations necessary to complete the repair, replacement, or rebuilding of the damaged portion of your additions and alterations; or
- the demolition of the undamaged portion of your additions and alterations when your unit must be totally demolished.

However, we will not pay for:

- the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss;

Reference Copy

Extra Coverages

(continued)

- any loss in value to covered property due to the requirements of any ordinance or law; or
- the costs to comply with any ordinance or law which requires you to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants in or on your unit.

This coverage is limited at the time of a covered loss if Limited rebuilding to code coverage is shown in the Coverage Summary for your location(s).

Water detection expense

We will reimburse you up to \$5,000 for the reasonable cost and installation of a water leak detection and control system following a covered water damage loss to your unit shown in the Coverage Summary or to other property in your unit covered under this policy. This extra coverage applies only if:

- the amount of the covered water damage loss to covered property is \$10,000 or more prior to the application of any applicable deductible;
- the covered water damage loss is caused by a leak or break in a plumbing, heating, or air conditioning system, which is part of your unit as defined in the Master Deed; and
- the installation of a water leak detection and control system would protect against a similar loss in the future and was the first time such a system was installed in your unit, which had the covered water damage loss.

These payments do not increase the amount of coverage for your unit.

"Water leak detection and control system" means a system for your unit that monitors:

- areas containing plumbing devices, appliances, and other outlets for a water leak and if detected, closes the main water supply line pertaining to your unit; or
- unusual water flow patterns or unexpected interior water overflow and if detected, closes the main water supply line pertaining to your unit.

There is no deductible for this expense.

Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to additions or alterations of your cooperative unit shown in the Coverage Summary or by a covered water damage loss to your contents. For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your cooperative unit.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your cooperative unit for mold;
- testing the surfaces and materials of your additions and alterations or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

Reference Copy



Extra Coverages

(continued)

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your cooperative unit rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

The amount of coverage for mold remediation expenses and temporary relocation expenses for your cooperative unit is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Conditions

The following condition, applicable to Cooperative Preference Coverage, is in addition to the General Conditions, Property Conditions and Special Conditions described under Policy Terms.

Cooperative Preference Coverage

If you have Cooperative Preference Coverage, your eligibility for this coverage will cease if you decrease any of the required minimum amount(s) of coverage or if any of the following coverages are deleted, cancelled, or nonrenewed:

- Personal Liability Coverage and/or Excess Liability Coverage;
- Family Protection Coverage; and
- Valuable Articles Coverage.

Your eligibility for Cooperative Preference Coverage will cease as of the deletion, cancellation or nonrenewal date or the date that the required minimum amount(s) of coverage have been decreased.

If your eligibility for Cooperative Preference Coverage ceases during the policy period, we agree to continue coverage under Deluxe Cooperative Coverage for the remainder of the policy period.

Reference Copy

Exclusions

These exclusions apply to your Cooperative Preference Coverage including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals. We do not cover any loss caused by:

- bats, birds, insects, rodents, mollusks;
- animals owned or kept by you or a family member; or
- nesting or infestation, discharge or release of waste products or secretions by any animals.

However, we do cover loss to glass that is part of a building, storm door, or storm window, and ensuing covered loss unless another exclusion applies.

Structural movement. We do not cover any loss to additions and alterations of your cooperative unit caused by the settling, cracking, shrinking, bulging, or expansion of bulkheads, pavements, patios, landings, steps, footings, foundations, walls, floors, roofs, or ceilings except loss to glass that is part of a building, storm door, or storm window. But we do insure ensuing covered loss unless another exclusion applies.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Reference Copy

Exclusions

(continued)

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss to covered property caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement. This coverage also includes the cost of tearing out and replacing any part of the cooperative unit necessary to repair the appliance or system. We do not cover loss to the appliance, swimming pool, or system itself.

Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating, or air conditioning system, or household appliance if your unit is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in your unit or shut off and drained the system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain, located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft. We also cover surface water damage to contents away from any residence you own or live at, except contents stored in your cooperative building or cooperative complex, unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies. We also cover ground water damage to contents away from any residence you own or live at, except contents stored in your cooperative building or cooperative complex, unless another exclusion applies.

Damage to outside structures. We do not cover any loss caused by freezing, thawing, or the pressure or weight of water, ice, or snow, whether driven by wind or not to any:

- fence, arbor, pavement, patio, landing or step;
- septic system, swimming pool or hot tub including their installed equipment;
- footing, foundation, wall, or any other structure or device, that supports all or part of your cooperative unit;
- retaining wall or bulkhead; or
- pier, wharf, dock or bridge.

Reference Copy

Exclusions

(continued)

However, we do insure ensuing covered loss unless another exclusion applies.

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency to a computer or in the computer itself, caused by:

- human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by you, a family member, or a third party providing services to you;
- mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or
- power failure, surge or diminution of electronic systems.

However, we do cover ensuing physical damage unless another exclusion applies.

Cyber disruption. We do not cover any loss arising out of a cyber-attack unless it results in a physical loss to your insured property.

Financial loss. We do not cover any loss arising out of:

- a voluntary payment or transfer in ownership by you, your family member, or your authorized employee;
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name, except as outlined under the Extra Coverage, Account funds; or
- investment activity or any activity intended to realize a profit.

Cryptocurrency. We do not cover any loss to cryptocurrency. We also do not cover any loss to other mediums of financial exchange that cannot have a physical loss.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Reference Copy

Exclusions

(continued)

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Repairs and renovations. We do not cover loss caused by repairing, refinishing, or renovating contents except jewelry, watches, and furs.

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Breakage of fragile articles. We do not cover breakage of fragile articles, including any type of: eyeglasses, crystal, china not regularly used, porcelains, figurines, statues, sculptures, mirrors, bric-a-brac and similar items. But we do cover breakage caused by fire, lightning, wind, hail, or smoke (except industrial or agricultural smoke); by explosion, riot, civil commotion, aircraft, or vehicles; by vandalism, malicious mischief, or collapse of a building or part of a building; by earth movement, earthquake, water, theft, or attempted theft; or by the sudden and accidental tearing apart, cracking, burning, or bulging of a plumbing, heating, or air conditioning system or household appliance, unless another exclusion applies.

Fragile articles do not include jewelry, watches, bronzes, cameras, and photographic lenses.

Reference Copy

Exclusions

(continued)

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Reference Copy



Exclusions

(continued)

Rebuilding to code. We will not pay to conform to any law or ordinance, other than as provided under the Extra Coverage, Rebuilding to code.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against physical loss to your contents caused by named perils anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

In this Standard Cooperative Coverage, the word "unit" refers to your cooperative unit shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each unit for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents at your unit will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If this policy is renewed, the amount of coverage for your contents may be changed by us based on annual adjustments for inflation. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

It is your duty to advise us of additions, alterations or renovations to your unit at the beginning of, throughout, and completion of construction so that the amount of coverage for your contents and, if applicable, your additions and alterations can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a covered cooperative. If the covered loss takes place at a listed cooperative unit covered by this policy, we will pay up to the amount of contents coverage for that cooperative unit, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

Reference Copy

Payment for a Loss

(continued)

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

Special deductibles. If more than one special deductible applies to a covered loss (other than the construction deductible), the special deductible with the greatest dollar amount applies to the covered loss.

If the construction deductible applies to a covered loss, and one or more other special deductibles also apply, the dollar amount of the construction deductible will be combined with the greatest dollar amount of any other applicable special deductible, and the total amount of **both** deductibles will be applied to the covered loss.

Construction deductible. In lieu of the base deductible, a 5% special construction deductible applies to each occurrence if at any time during the policy period you are constructing additions, alterations, or renovations to your unit which will equal or exceed the lesser of 10% of the amount of coverage for additions and alterations for your unit shown in the Coverage Summary at the time of a covered loss or \$500,000, and you or your agent did not notify us of these additions, alterations, or renovations, and the covered loss commenced at such unit.

This construction deductible applies to your contents and extra coverages. The dollar amount of this deductible is equal to 5% of the combined amount of coverage for your contents and additions and alterations as shown in the Coverage Summary at the time of a covered loss.

If the dollar amount of the base deductible is greater than the dollar amount of the construction deductible, the dollar amount of the construction deductible is increased to the dollar amount of the base deductible. This construction deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Reference Copy

Standard Cooperative Coverage

CHUBB®

Payment for a Loss

(continued)

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
 - in which any person or group of persons is involved or implicated,
- is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates

\$1,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets

\$5,000

This special limit includes the necessary, reasonable expense incurred if you research, replace, or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers \$5,000

Watercraft, including their furnishings, equipment, and outboard motors \$10,000

Golf carts \$5,000

Jewelry, watches or precious and semi-precious stones, whether set or unset, that are stolen \$5,000

Furs that are stolen \$5,000

Reference Copy

Standard Cooperative Coverage

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Payment for a Loss

(continued)

Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are stolen \$10,000

Collectible stamps, coins, and medals \$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Guns that are stolen \$5,000

Grave markers or mausoleums \$5,000

Standard Cooperative Coverage

In Standard Cooperative Coverage, a "covered loss" is any physical loss to your contents or other property covered under this part of your Masterpiece Policy, caused directly by a peril named below, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies: "Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Perils

Fire, lightning, and explosion.

Riot. This includes any kind of civil commotion.

Wind or hail. This coverage includes loss inside a building only when caused by rain, snow, sleet, sand, or dust that entered the building through an opening in a roof or wall damaged by the direct force of wind or hail. This coverage does not include loss to watercraft or their trailers, furnishings, equipment, and outboard motors, unless they are inside a fully enclosed building.

Aircraft. This means any loss caused by aircraft, including self-propelled missiles and spacecraft.

Vehicles. This means any loss caused by a vehicle.

Sudden and accidental damage from smoke. This does not include smoke from agricultural smudging or industrial operations.

Vandalism. This means any vandalism, including malicious mischief.

Theft. This includes theft, attempted theft, and loss of property when theft can be presumed.

Reference Copy

Standard Cooperative Coverage

CHUBB®

Standard Cooperative Coverage

(continued)

However, our coverage for theft does not apply to:

- theft committed by you or a family member;
- theft from a residence under construction, other than construction materials or supplies used for your additions and alterations, until the residence is completed and occupied; or
- theft from a residence you or a family member owns, rents, or occupies that does not have contents, condominium, cooperative, or renters coverage in this policy. However, we will cover theft from a residence where you or a family member is temporarily residing, including theft of property kept at a school residence belonging to a family member who is a student.

Falling objects. This coverage does not include damage inside a building, unless the roof or an exterior wall of the building is first damaged by the falling object. Damage to the falling object itself is not covered.

Weight of ice, snow, or sleet. This coverage applies only to property that is inside a fully enclosed building.

Collapse of a building or part of a building. This coverage does not include settling, cracking, shrinking, bulging, or expansion.

Accidental discharge or overflow. This coverage applies only to accidental discharge or overflow from within a plumbing, heating, or air conditioning system, an automatic fire protective sprinkler system, or a household appliance. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

This coverage also includes damage caused by water and water borne material which backs up from within sewers or drains.

Sudden and accidental cracking, burning, bulging, or tearing apart. This coverage applies only to a plumbing, heating, or air conditioning system, or a household appliance for heating water. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

Freezing. This coverage applies to loss resulting from freezing of a plumbing, heating, or air conditioning system, or a household appliance. This coverage does not include loss from freezing when your unit is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in your unit or shut off and drained the system or appliance.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Power surge. This coverage refers to sudden damage from an electrical current.

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your cooperative unit unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise.

Reference Copy

Extra Coverages

Exclusions to these coverages are described in **Exclusions**.

Extra Coverages only apply to additions and alterations for your cooperative unit if an amount of coverage greater than zero is shown in the Coverage Summary for such additions and alterations.

Additions and alterations

This coverage is in effect only if an amount of coverage greater than zero is shown in the Coverage Summary for your Additions and alterations.

We cover your building additions, alterations, fixtures, improvements, installations or items of real property that are part of your unit as defined in the Master Deed. This includes:

- breakage of glass or safety glazing material in the building, or a storm door or window;
- the reasonable cost for matching to ensure visual continuity with any adjacent undamaged portions of your unit consisting of the same materials; or
- any other structure on the cooperative property that is:
 - owned by you; or
 - available for your exclusive use and which you are required to insure.

For a covered loss to these items, we will pay up to the amount of coverage shown in the Coverage Summary for Additions and alterations. The same payment basis applies to Additions and alterations as to contents.

However, if you have a covered partial loss to Additions and alterations and do not begin to repair, replace, or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost less depreciation.

Unit assessments

We cover your share of an assessment charged against you during the policy period by your cooperative association. But the assessment must be a result of:

- physical loss to property owned collectively by all unit owners that would be covered under this policy if the same physical loss occurred to your unit; or
- an occurrence that would be covered under personal liability coverage if personal liability coverage is shown in the Coverage Summary or under any other personal insurance policy issued by a direct or indirect subsidiary of Chubb Limited providing you with personal liability coverage.

If there is a loss from an earthquake, we only insure unit assessments resulting from ensuing covered loss due to fire, explosion, theft or glass breakage unless an exclusion applies.

We will pay up to \$50,000, or any greater amount shown in the Coverage Summary, for any one occurrence, regardless of the number of assessments. But we will not pay more than \$5,000, or any greater amount shown in the Coverage Summary, in any one occurrence for assessments that result from a deductible in your cooperative association's insurance.

However, if the date of the physical loss or the occurrence that triggered the unit assessment occurred prior to the effective date of the policy period in which the assessment was charged and the unit at the time of the loss was not listed on this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to the limit that was in effect with your prior policy, but not more than \$2,000, for any one occurrence.

Extra Coverages

(continued)

In the Policy Terms, General Conditions, Policy period, the following condition does not apply to Unit assessments: All coverages on this policy apply only to occurrences that take place while this policy is in effect.

There is no deductible for this coverage.

Additional living expenses

Under certain conditions when your unit cannot be lived in because of a covered loss to your unit or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses. If Limited additional living expenses coverage is shown in the Coverage Summary, the amount shown for this limited coverage is the maximum amount we will pay for all additional living expenses combined for each occurrence. There is no deductible for this coverage.

Extra living expenses. If a covered loss makes your unit uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We cover these increases to your normal living expenses for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition;
- the shortest amount of time required to settle elsewhere if you or members of your household permanently relocate;
- the reasonable amount of time required to restore the unit to the condition it was in prior to the covered loss if you are constructing additions, alterations, or renovations to your unit at the time of a covered loss, but we will only cover the increase in your normal living expenses incurred by you; or
- up to two years from the date of loss, or a later date if agreed to by us.

If your unit is vacant at the time of the covered loss or you are temporarily not living in your unit because of construction or renovation prior to the covered loss, then we do not cover Extra living expenses.

However, if your planned move-in date is extended due to the covered loss, we will only pay Extra living expenses beyond the planned move-in date.

You must inform us of your decision whether you intend to restore the unit, or to permanently relocate, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the extra living expenses will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Fair rental value. If a covered loss makes a part of your unit which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. We will cover the fair rental value for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition; or
- up to two years from the date of loss, or a later date if agreed to by us.

Reference Copy

Extra Coverages

(continued)

However, you must inform us of your decision if you intend to restore the unit, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the coverage for fair rental value will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Forced evacuation expenses. If you evacuate your unit due to a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your unit is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement.

However, if we determine after the threat of loss is over that there is no covered loss to your unit that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your unit due to a peril covered under this policy.

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time.

Landscaping

We cover trees, shrubs, plants, and lawns, which are on the grounds of your unit, against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay:

- up to a total of 10% of the amount of contents coverage for the unit at which the loss occurs, unless a greater percentage is shown in the Coverage Summary, but
- not more than \$10,000 for any one tree, shrub, or plant, unless a greater amount is shown in the Coverage Summary.

This extra coverage does not apply to naturally occurring or native grown vegetation, including but not limited to brush, woodlands, forests, grasslands, wetlands or mangroves. We also do not cover vineyards, sod farms, tree farms, orchards, and crops or plants containing cannabinoids grown or used primarily for business purposes.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,000 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Reference Copy

Extra Coverages

(continued)

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

Reference Copy

Extra Coverages

(continued)

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated,
is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

Fire or police department charges

If a fire or police department is called to protect your cooperative unit against a covered loss, we will pay up to \$1,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Reference Copy

Extra Coverages

(continued)

Lock replacement

If the keys or remote unlocking devices to your cooperative unit, or to the garage door or electronic gate used solely for your unit, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,000. There is no deductible for this coverage.

Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your cooperative unit against further covered damage. These payments do not increase the amount of coverage for your cooperative unit.

Construction materials

We cover the materials and supplies owned by you on the grounds of your cooperative unit for use in its construction, alteration, and repair. These payments apply only to a covered loss, and they do not increase the amount of coverage for your cooperative unit.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your cooperative unit because the cooperative unit is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your cooperative unit.

Rebuilding to code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of the loss, that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your additions and alterations made necessary by the covered loss;

Reference Copy

Extra Coverages

(continued)

- the demolition, replacement, or rebuilding of the undamaged portion of your additions and alterations necessary to complete the repair, replacement, or rebuilding of the damaged portion of your additions and alterations; or
- the demolition of the undamaged portion of your additions and alterations when your unit must be totally demolished.

However, we will not pay for:

- the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss;
- any loss in value to covered property due to the requirements of any ordinance or law; or
- the costs to comply with any ordinance or law which requires you to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants in or on your unit.

This coverage is limited at the time of a covered loss if Limited rebuilding to code coverage is shown in the Coverage Summary for your location(s).

Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to additions or alterations of your cooperative unit shown in the Coverage Summary or by a covered water damage loss to your contents. For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your cooperative unit.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your cooperative unit for mold;
- testing the surfaces and materials of your additions and alterations or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your cooperative unit rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

Reference Copy

Extra Coverages

(continued)

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

The amount of coverage for mold remediation expenses and temporary relocation expenses for your cooperative unit is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Exclusions

These exclusions apply to your Standard Cooperative Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain located outside of or on the exterior of a fully enclosed structure including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Reference Copy

Exclusions

(continued)

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Reference Copy

Exclusions

(continued)

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Reference Copy

Exclusions

(continued)

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Rebuilding to code. We will not pay to conform to any law or ordinance, other than as provided under the Extra Coverage, Rebuilding to code.

Earthquake. We do not cover any loss caused by earthquake. But we do insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Earth movement. We do not cover any loss caused by earth movement including volcanic eruptions, landslides, mud flows, and any expansion, contracting, sinking, rising, settling, or shifting of the earth, soil, or land. This exclusion applies whether or not the earth, soil, or land is combined or mixed with water or any other liquid or natural or man-made material. However, we do cover losses caused by the eruption of a volcano when the loss is the result of:

- a volcanic blast or airborne shock waves;
- ash, dust, or particulate matter; or
- lava flow.

We also insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Collapse from earth movement. We do not cover any loss caused by collapse or the imminent danger of collapse from earth movement, as previously defined.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Reference Copy



Exclusions

(continued)

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your contents anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

In this Deluxe Renters Coverage, the word "unit" refers to your rental unit shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each unit for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents at your unit will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If this policy is renewed, the amount of coverage for your contents may be changed by us based on annual adjustments for inflation. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

It is your duty to advise us of additions, alterations or renovations to your unit at the beginning of, throughout, and completion of construction so that the amount of coverage for your contents and, if applicable, your additions and alterations can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a covered rental unit. If the covered loss takes place at a listed rental unit covered by this policy, we will pay up to the amount of contents coverage for that rental unit, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

Reference Copy

Payment for a Loss

(continued)

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

Special deductibles. If more than one special deductible applies to a covered loss, the special deductible with the greatest dollar amount applies to the covered loss.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

Reference Copy

Payment for a Loss

(continued)

- All loss resulting from any act or any series of similar or related acts:
- committed by any one person or group of persons acting in concert; or
 - in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates \$1,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets \$5,000
This special limit includes the necessary, reasonable expense incurred if you research, replace, or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers \$5,000

Watercraft, including their furnishings, equipment, and outboard motors \$10,000

Golf carts \$5,000

Jewelry, watches or precious and semi-precious stones, whether set or unset, that are lost, misplaced, or stolen \$5,000

Furs that are lost, misplaced, or stolen \$5,000

Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are lost, misplaced, or stolen \$10,000

Collectible stamps, coins, and medals \$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Guns that are lost, misplaced, or stolen. \$5,000

Grave markers or mausoleums \$5,000

Reference Copy

Deluxe Renters Coverage

In Deluxe Renters Coverage, a "covered loss" includes **all risk** of physical loss to your contents or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your rental unit unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Extra Coverages only apply to additions and alterations for your rental unit if an amount of coverage greater than zero is shown in the Coverage Summary for such additions and alterations.

Additions and alterations

This coverage is in effect only if an amount of coverage greater than zero is shown in the Coverage Summary for your Additions and alterations.

We cover your building additions, alterations, fixtures, improvements, installations or items of real property that are part of your unit as defined in the lease. This includes:

- breakage of glass or safety glazing material in the building, or a storm door or window;
- the reasonable cost for matching to ensure visual continuity with any adjacent undamaged portions of your unit consisting of the same materials; or
- any other structure on the leased property that is:
 - owned by you; or
 - available for your exclusive use and which you are required to insure.

For a covered loss to these items, we will pay up to the amount of coverage shown in the Coverage Summary for Additions and alterations. The same payment basis applies to Additions and alterations as to contents.

However, if you have a covered partial loss to Additions and alterations and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost less depreciation.

Reference Copy

Extra Coverages

(continued)

Additional living expenses

Under certain conditions when your unit cannot be lived in because of a covered loss to your unit or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses. If Limited additional living expenses coverage is shown in the Coverage Summary, the amount shown for this limited coverage is the maximum amount we will pay for all additional living expenses combined for each occurrence. There is no deductible for this coverage.

Extra living expenses. If a covered loss makes your unit uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We cover these increases to your normal living expenses for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition;
- the shortest amount of time required to settle elsewhere if you or members of your household permanently relocate;
- the reasonable amount of time required to restore the unit to the condition it was in prior to the covered loss if you are constructing additions, alterations, or renovations to your unit at the time of a covered loss, but we will only cover the increase in your normal living expenses incurred by you; or
- up to two years from the date of loss, or a later date if agreed to by us.

If your unit is vacant at the time of the covered loss or you are temporarily not living in your unit because of construction or renovation prior to the covered loss, then we do not cover Extra living expenses.

However, if your planned move-in date is extended due to the covered loss, we will only pay Extra living expenses beyond the planned move-in date.

You must inform us of your decision whether you intend to restore the unit, or to permanently relocate, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the extra living expenses will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Fair rental value. If a covered loss makes a part of your unit which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. We will cover the fair rental value for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition; or
- up to two years from the date of loss, or a later date if agreed to by us.

However, you must inform us of your decision whether you intend to restore the unit, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the coverage for fair rental value will cease in 30 days.

Reference Copy

Extra Coverages

(continued)

This period of time is not limited by the expiration of this policy.

Forced evacuation expenses. If you evacuate your unit due to a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your unit is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. However, if we determine after the threat of loss is over that there is no covered loss to your unit that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your unit due to a peril covered under this policy.

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time.

Landscaping

We cover trees, shrubs, plants, and lawns, which are on the grounds of your unit, against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay:

- up to a total of 10% of the amount of contents coverage for the unit at which the loss occurs, unless a greater percentage is shown in the Coverage Summary, but
- not more than \$10,000 for any one tree, shrub, or plant, unless a greater amount is shown in the Coverage Summary.

This extra coverage does not apply to naturally occurring or native grown vegetation, including but not limited to brush, woodlands, forests, grasslands, wetlands or mangroves. We also do not cover vineyards, sod farms, tree farms, orchards, and crops or plants containing cannabinoids grown or used primarily for business purposes.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,000 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

Reference Copy

Extra Coverages

(continued)

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Reference Copy

Extra Coverages

(continued)

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

Fire or police department charges

If a fire or police department is called to protect your rental unit against a covered loss, we will pay up to \$1,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Lock replacement

If the keys or remote unlocking devices to your rental unit, or to the garage door or electronic gate used solely for your unit, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,000. There is no deductible for this coverage.

Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your rental unit against further covered damage. These payments do not increase the amount of coverage for your rental unit.

Reference Copy

Extra Coverages

(continued)

Construction materials

We cover the materials and supplies owned by you on the grounds of your rental unit for use in its construction, alteration, and repair. These payments apply only to a covered loss, and they do not increase the amount of coverage for your rental unit.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your rental unit because the rental unit is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your rental unit.

Rebuilding to code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of the loss, that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your additions and alterations made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of your additions and alterations necessary to complete the repair, replacement, or rebuilding of the damaged portion of your additions and alterations; or
- the demolition of the undamaged portion of your additions and alterations when your unit must be totally demolished.

However, we will not pay for:

- the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss;
- any loss in value to covered property due to the requirements of any ordinance or law; or
- the costs to comply with any ordinance or law which requires you to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants in or on your unit.

This coverage is limited at the time of a covered loss if Limited rebuilding to code coverage is shown in the Coverage Summary for your location(s).

Reference Copy

Extra Coverages

(continued)

Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to additions or alterations of your rental unit shown in the Coverage Summary or by a covered water damage loss to your contents.

For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your rental unit.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your rental unit for mold;
- testing the surfaces and materials of your additions and alterations or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your rental unit rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

The amount of coverage for mold remediation expenses and temporary relocation expenses for your rental unit is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Reference Copy

Exclusions

These exclusions apply to your Deluxe Renters Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals. We do not cover any loss caused by:

- bats, birds, insects, rodents, mollusks;
 - animals owned or kept by you or a family member; or
 - nesting or infestation, discharge or release of waste products or secretions by any animals.
- However, we do cover loss to glass that is part of a building, storm door, or storm window, and ensuing covered loss unless another exclusion applies.

Structural movement. We do not cover any loss to additions and alterations of your rental unit caused by the settling, cracking, shrinking, bulging, or expansion of bulkheads, pavements, patios, landings, steps, footings, foundations, walls, floors, roofs, or ceilings except loss to glass that is part of a building, storm door, or storm window. But we do insure ensuing covered loss unless another exclusion applies.

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Reference Copy

Exclusions

(continued)

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss to covered property caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement. This coverage also includes the cost of tearing out and replacing any part of the rental unit necessary to repair the appliance or system. We do not cover loss to the appliance, swimming pool, or system itself.

Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating or air conditioning system, or household appliance if your unit is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in your unit or shut off and drained the system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft. We also cover surface water damage to contents away from any residence you own or live at, except contents stored in your rental building or rental complex, unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies. We also cover ground water damage to contents away from any residence you own or live at, except contents stored in your rental building or rental complex, unless another exclusion applies.

Damage to outside structures. We do not cover any loss caused by freezing, thawing, or the pressure or weight of water, ice, or snow, whether driven by wind or not to any:

- fence, arbor, pavement, patio, landing or step;
- septic system, swimming pool or hot tub including their installed equipment;
- footing, foundation, wall, or any other structure or device, that supports all or part of your rental unit;
- retaining wall or bulkhead; or
- pier, wharf, dock or bridge.

Reference Copy

Exclusions

(continued)

However, we do insure ensuing covered loss unless another exclusion applies.

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency to a computer or in the computer itself, caused by:

- human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by you, a family member, or a third party providing services to you;
- mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or
- power failure, surge or diminution of electronic systems.

However, we do cover ensuing physical damage unless another exclusion applies.

Cyber disruption. We do not cover any loss arising out of a cyber-attack unless it results in a physical loss to your insured property.

Financial loss. We do not cover any loss arising out of:

- a voluntary payment or transfer in ownership by you, your family member, or your authorized employee;
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name, except as outlined under the Extra Coverage, Account funds; or
- investment activity or any activity intended to realize a profit.

Cryptocurrency. We do not cover any loss to cryptocurrency. We also do not cover any loss to other mediums of financial exchange that cannot have a physical loss.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

Reference Copy

Exclusions

(continued)

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Repairs and renovations. We do not cover loss caused by repairing, refinishing, or renovating contents except jewelry, watches, and furs.

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Breakage of fragile articles. We do not cover breakage of fragile articles, including any type of: eyeglasses, crystal, china not regularly used, porcelains, figurines, statues, sculptures, mirrors, bric-a-brac and similar items. But we do cover breakage caused by fire, lightning, wind, hail, or smoke (except industrial or agricultural smoke); by explosion, riot, civil commotion, aircraft, or vehicles; by vandalism, malicious mischief, or collapse of a building or part of a building; by earth movement, earthquake, water, theft, or attempted theft; or by the sudden and accidental tearing apart, cracking, burning, or bulging of a plumbing, heating, or air conditioning system or household appliance, unless another exclusion applies.

Fragile articles do not include jewelry, watches, bronzes, cameras, and photographic lenses.

Reference Copy

Exclusions

(continued)

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Reference Copy

Exclusions

(continued)

Rebuilding to code. We will not pay to conform to any law or ordinance, other than as provided under the Extra Coverage, Rebuilding to code.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against physical loss to your contents caused by named perils anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

In this Standard Renters Coverage, the word "unit" refers to your rental unit shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each unit for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents at your unit will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If this policy is renewed, the amount of coverage for your contents may be changed by us based on annual adjustments for inflation. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

It is your duty to advise us of additions, alterations or renovations to your unit at the beginning of, throughout, and completion of construction so that the amount of coverage for your contents and, if applicable, your additions and alterations can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a covered rental unit. If the covered loss takes place at a listed rental unit covered by this policy, we will pay up to the amount of contents coverage for that rental unit, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

Payment for a Loss

(continued)

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

Special deductibles. If more than one special deductible applies to a covered loss, the special deductible with the greatest dollar amount applies to the covered loss.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

Standard Renters Coverage

CHUBB®

Payment for a Loss

(continued)

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates

\$1,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets

\$5,000

This special limit includes the necessary, reasonable expense incurred if you research, replace, or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers \$5,000

Watercraft, including their furnishings, equipment, and outboard motors \$10,000

Golf carts \$5,000

Jewelry, watches or precious and semi-precious stones, whether set or unset, that are stolen \$5,000

Furs that are stolen \$5,000

Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are stolen

\$10,000

Collectible stamps, coins, and medals \$5,000

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Guns that are stolen \$5,000

Grave markers or mausoleums \$5,000

Reference Copy

Standard Renters Coverage

In Standard Renters Coverage, a "covered loss" is any physical loss to your contents or other property covered under this part of your Masterpiece Policy, caused directly by a peril named below, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Perils

Fire, lightning, and explosion.

Riot. This includes any kind of civil commotion.

Wind or hail. This coverage includes loss inside a building only when caused by rain, snow, sleet, sand, or dust that entered the building through an opening in a roof or wall damaged by the direct force of wind or hail. This coverage does not include loss to watercraft or their trailers, furnishings, equipment, and outboard motors, unless they are inside a fully enclosed building.

Aircraft. This means any loss caused by aircraft, including self-propelled missiles and spacecraft.

Vehicles. This means any loss caused by a vehicle.

Sudden and accidental damage from smoke. This does not include smoke from agricultural smudging or industrial operations.

Vandalism. This means any vandalism, including malicious mischief.

Theft. This includes theft, attempted theft, and loss of property when theft can be presumed.

However, our coverage for theft does not apply to:

- theft committed by you or a family member;
- theft from a residence under construction, other than construction materials or supplies used for your additions and alterations, until the residence is completed and occupied; or
- theft from a residence you or a family member owns, rents, or occupies that does not have contents, condominium, cooperative, or renters coverage in this policy. However, we will cover theft from a residence where you or a family member is temporarily residing, including theft of property kept at a school residence belonging to a family member who is a student.

Falling objects. This coverage does not include damage inside a building, unless the roof or an exterior wall of the building is first damaged by the falling object. Damage to the falling object itself is not covered.

Weight of ice, snow, or sleet. This coverage applies only to property that is inside a fully enclosed building.

Reference Copy

Standard Renters Coverage

CHUBB®

Standard Renters Coverage

(continued)

Collapse of a building or part of a building. This coverage does not include settling, cracking, shrinking, bulging, or expansion.

Accidental discharge or overflow. This coverage applies only to accidental discharge or overflow from within a plumbing, heating, or air conditioning system, an automatic fire protective sprinkler system, or a household appliance. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

This coverage also includes damage caused by water and water borne material which backs up from within sewers or drains.

Sudden and accidental cracking, burning, bulging, or tearing apart. This coverage applies only to a plumbing, heating, or air conditioning system, or a household appliance for heating water. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

Freezing. This coverage applies to loss resulting from freezing of a plumbing, heating, or air conditioning system, or a household appliance. This coverage does not include loss from freezing when your unit is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in your unit or shut off and drained the system or appliance.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

Power surge. This coverage refers to sudden damage from an electrical current.

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your rental unit unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Extra Coverages only apply to additions and alterations for your rental unit if an amount of coverage greater than zero is shown in the Coverage Summary for such additions and alterations.

Additions and alterations

This coverage is in effect only if an amount of coverage greater than zero is shown in the Coverage Summary for your Additions and alterations.

Reference Copy

Extra Coverages

(continued)

We cover your building additions, alterations, fixtures, improvements, installations or items of real property that are part of your unit as defined in the lease. This includes:

- breakage of glass or safety glazing material in the building, or a storm door or window;
- the reasonable cost for matching to ensure visual continuity with any adjacent undamaged portions of your unit consisting of the same materials; or
- any other structure on the leased property that is:
 - owned by you; or
 - available for your exclusive use and which you are required to insure.

For a covered loss to these items, we will pay up to the amount of coverage shown in the Coverage Summary for Additions and alterations. The same payment basis applies to Additions and alterations as to contents.

However, if you have a covered partial loss to Additions and alterations and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost less depreciation.

Additional living expenses

Under certain conditions when your unit cannot be lived in because of a covered loss to your unit or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses. If Limited additional living expenses coverage is shown in the Coverage Summary, the amount shown for this limited coverage is the maximum amount we will pay for all additional living expenses combined for each occurrence. There is no deductible for this coverage.

Extra living expenses. If a covered loss makes your unit uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We cover these increases to your normal living expenses for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition;
- the shortest amount of time required to settle elsewhere if you or members of your household permanently relocate;
- the reasonable amount of time required to restore the unit to the condition it was in prior to the covered loss if you are constructing additions, alterations, or renovations to your unit at the time of a covered loss, but we will only cover the increase in your normal living expenses incurred by you; or
- up to two years from the date of loss, or a later date if agreed to by us.

If your unit is vacant at the time of the covered loss or you are temporarily not living in your unit because of construction or renovation prior to the covered loss, then we do not cover Extra living expenses.

However, if your planned move-in date is extended due to the covered loss, we will only pay Extra living expenses beyond the planned move-in date.

Reference Copy

Extra Coverages

(continued)

You must inform us of your decision whether you intend to restore the unit, or to permanently relocate, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the extra living expenses will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Fair rental value. If a covered loss makes a part of your unit which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. We will cover the fair rental value for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition; or
- up to two years from the date of loss, or a later date if agreed to by us.

However, you must inform us of your decision if you intend to restore the unit, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the coverage for fair rental value will cease in 30 days.

This period of time is not limited by the expiration of this policy.

Forced evacuation expenses. If you evacuate your unit due to a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your unit is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. However, if we determine after the threat of loss is over that there is no covered loss to your unit that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your unit due to a peril covered under this policy.

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time.

Landscaping

We cover trees, shrubs, plants, and lawns, which are on the grounds of your unit, against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay:

- up to a total of 10% of the amount of contents coverage for the unit at which the loss occurs, unless a greater percentage is shown in the Coverage Summary, but
- not more than \$10,000 for any one tree, shrub, or plant, unless a greater amount is shown in the Coverage Summary.

Reference Copy

Extra Coverages

(continued)

This extra coverage does not apply to naturally occurring or native grown vegetation, including but not limited to brush, woodlands, forests, grasslands, wetlands or mangroves. We also do not cover vineyards, sod farms, tree farms, orchards, and crops or plants containing cannabinoids grown or used primarily for business purposes.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,000 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Reference Copy

Extra Coverages

(continued)

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

Reference Copy

Extra Coverages

(continued)

Fire or police department charges

If a fire or police department is called to protect your rental unit against a covered loss, we will pay up to \$1,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Lock replacement

If the keys or remote unlocking devices to your rental unit, or to the garage door or electronic gate used solely for your unit, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,000. There is no deductible for this coverage.

Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your rental unit against further covered damage. These payments do not increase the amount of coverage for your rental unit.

Construction materials

We cover the materials and supplies owned by you on the grounds of your rental unit for use in its construction, alteration, and repair. These payments apply only to a covered loss, and they do not increase the amount of coverage for your rental unit.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your rental unit because the rental unit is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your rental unit.

Reference Copy

Extra Coverages

(continued)

Rebuilding to code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of the loss, that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your additions and alterations made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of your additions and alterations necessary to complete the repair, replacement, or rebuilding of the damaged portion of your additions and alterations; or
- the demolition of the undamaged portion of your additions and alterations when your unit must be totally demolished.

However, we will not pay for:

- the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss;
- any loss in value to covered property due to the requirements of any ordinance or law; or
- the costs to comply with any ordinance or law which requires you to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants in or on your unit.

This coverage is limited at the time of a covered loss if Limited rebuilding to code coverage is shown in the Coverage Summary for your location(s).

Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to additions or alterations of your rental unit shown in the Coverage Summary or by a covered water damage loss to your contents. For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your rental unit.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your rental unit for mold;
- testing the surfaces and materials of your additions and alterations or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

Reference Copy

Extra Coverages

(continued)

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your rental unit rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

The amount of coverage for mold remediation expenses and temporary relocation expenses for your rental unit is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Exclusions

These exclusions apply to your Standard Renters Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. But we do cover damage caused by heat, smoke or fumes from a hostile fire. A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain, located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;

Reference Copy

Exclusions

(continued)

- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Reference Copy

Exclusions

(continued)

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Exclusions

(continued)

Criminal acts. We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

Rebuilding to code. We will not pay to conform to any law or ordinance, other than as provided under the Extra Coverage, Rebuilding to code.

Earthquake. We do not cover any loss caused by earthquake. But we do insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Earth movement. We do not cover any loss caused by earth movement including volcanic eruptions, landslides, mud flows, and any expansion, contracting, sinking, rising, settling, or shifting of the earth, soil, or land. This exclusion applies whether or not the earth, soil, or land is combined or mixed with water or any other liquid or natural or man-made material. However, we do cover losses caused by the eruption of a volcano when the loss is the result of:

- a volcanic blast or airborne shock waves;
- ash, dust, or particulate matter; or
- lava flow.

We also insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Collapse from earth movement. We do not cover any loss caused by collapse or the imminent danger of collapse from earth movement, as previously defined.

Reference Copy

Exclusions

(continued)

Sinkhole collapse. We do not cover any loss caused by sinkhole collapse unless shown in your Coverage Summary.

Mine subsidence. We do not cover any loss caused by mine subsidence unless shown in your Coverage Summary.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your valuable articles anywhere in the world unless stated otherwise or an exclusion applies.

"Valuable article" means personal property you or a family member owns or possesses for which an amount of coverage is shown in the **Valuable Articles** section of your Coverage Summary.

The following is added to the definitions in the Introduction:

"Spouse" means a partner in marriage or a partner in a civil union recognized under state law.

Payment for a Loss

Amount of coverage

The amount of coverage for each category of valuable articles, and for each itemized article, is shown in your Coverage Summary.

To help you maintain an appropriate amount of coverage, if itemized jewelry is shown in your Coverage Summary, we increase the amount of coverage for each article of itemized jewelry annually by a percentage based on industry trends for jewelry values plus, if you request, an additional percentage amount.

Itemized articles

For a covered loss to an article listed in your schedule of itemized articles, we will pay as follows:

Total loss. If an itemized article is totally destroyed or lost, we will pay the amount of itemized coverage for that article. However, if the market value of the itemized article immediately before the loss exceeds the amount of itemized coverage for that article, we will pay its market value immediately before the loss, up to 150% of the amount of itemized coverage for that article, but not more than the Maximum amount of coverage.

Partial loss. If an itemized article is partially lost or damaged, you may choose either of the following:

- If you choose to restore the article, we will pay the costs to restore the article to its condition immediately before the loss up to the amount of itemized coverage for that article. If the article cannot be restored to its condition immediately before the loss, we will pay any loss of market value plus the restoration costs up to 150% of the amount of itemized coverage for that article.
 - If you choose not to restore the article, we will pay any loss of market value, up to 150% of the amount of itemized coverage for that article.
- However, the most we will pay in any one loss is the Maximum amount of coverage.

The loss of market value is determined as follows:

- If the amount of itemized coverage for the article is less than the market value immediately before the loss, we will apply the percentage change to the market value immediately before the loss.
- If the amount of itemized coverage for the article is equal to or greater than the market value immediately before the loss, we will apply the percentage change to the amount of itemized coverage for that article.

"Percentage change" means the change in market value resulting from the covered loss, after restoration if any, expressed as a percentage.

Reference Copy

Payment for a Loss

(continued)

Maximum amount of coverage. The maximum amount we will pay for a covered loss to one or more itemized articles in any one category of valuable articles is the amount of itemized coverage shown in the Coverage Summary for the applicable category of valuable articles.

In-vault jewelry. Itemized jewelry described in the Coverage Summary as "in-vault" must be kept in a bank vault. There is no coverage for these items while they are out of a vault, unless we agree in advance to cover them.

Blanket coverage

For a covered loss to valuable articles with blanket coverage, we will pay the amount required to repair or replace the property, whichever is less, without deduction for depreciation. If the restored value is less than the market value immediately prior to the loss, we will pay the difference. But we will not pay more than the amount of blanket coverage for that category. And we will not pay more than the blanket limit per item for loss to any one article as shown in the Coverage Summary.

The following valuable articles are eligible for blanket coverage:

Jewelry. An article of personal adornment containing gemstones, silver, gold, platinum, or other precious metals or alloys.

Furs. Garments made of, trimmed in, or consisting principally of fur.

Fine arts. Private collections of paintings, etchings, pictures, tapestries, art glass windows, other bona fide works of art (for example, statues, antiques, rare books and manuscripts, porcelains, rare glass, crystal), and items of historical value or artistic merit.

Silverware. Sterling silver, gold, or pewter: plated ware, tableware, trays, trophies, and similar household articles other than jewelry.

Stamps and coins. Stamps and/or coins contained in an individually owned stamp and/or coin collection and not owned by dealers or auctioneers. This includes other philatelic property, including books, pages and mountings; and other numismatic property including coin albums, containers, frames, cards and display cabinets used with your collection.

Musical instruments. Musical instruments and equipment.

Cameras. Cameras, projection machines, films and related equipment.

Collectibles. Private collections of rare, unique or novel items of personal interest (for example, dolls, banks, guns, model trains, wine) including memorabilia.

Pairs, sets, and parts

If the covered loss is to part of a pair or set, or larger unit listed in your schedule of itemized articles, you may choose either of the following:

- If you do not surrender the undamaged article(s) of the pair, set or unit, we will pay the covered loss as a partial loss for the damaged article(s) of the pair, set or unit as previously described under **Itemized articles**.

Reference Copy

Payment for a Loss

(continued)

- If you agree to surrender the undamaged article(s) of the pair, set or unit to us, we will pay the covered loss as a total loss for that pair, set or unit as previously described under **Itemized articles**.

If the covered loss is to part of a pair or set, or larger unit with blanket coverage we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
 - the cost to replace it; or
 - the difference between its market value immediately before and after the loss.
- If you agree to surrender the undamaged article(s) of the pair, set or unit to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set or unit, as a total loss, subject to the applicable blanket limit per item and amount of blanket coverage for that valuable articles category.

"Replacement cost" means the amount required to repair or replace the pair, set, or unit, whichever is less.

Our option

When we pay for a total loss, we may keep all or part of the damaged property.

Recoveries

If we pay for a covered loss to property and we recover that property, we agree to offer you an opportunity to buy it back. We will offer it to you at no higher an amount than we paid to you for that property.

Valuable Articles Coverage

In Valuable Articles Coverage, a "covered loss" includes **all risk** of physical loss to valuable articles unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

Extra Coverages

In addition to covering the physical loss to your valuable articles, we also provide other related coverages. These coverages are in addition to the amount of coverage for your valuable articles unless stated otherwise or an exclusion applies. Exclusions to these coverages are described in **Exclusions**.

Newly acquired valuable articles

For some categories of valuable articles, we automatically cover newly acquired articles that you own if you already have itemized articles shown on the Coverage Summary in that category. The amount of coverage for these articles is described below.

Reference Copy

Extra Coverages

(continued)

Fine art on loan or consignment.

If an amount of coverage for itemized fine arts is shown in your Coverage Summary, we will pay up to 25% of your total itemized coverage for fine arts, but not more than \$1,000,000, for a loss that would be covered under this policy to fine art on loan or consignment to you from a gallery or dealer for up to seven days. This is the most we will pay regardless of the number of fine art articles on loan or consignment involved in the occurrence or the number of policies providing you with coverage for fine arts issued by a direct or indirect subsidiary of the Chubb Limited. The market value, retail value, or the value on the written sale agreement, whichever is less, of the fine art article(s) on the day you take possession is the amount of coverage for a fine art article at the time of a covered loss.

Fine arts. We cover your newly acquired fine arts for 25% of your total itemized coverage for fine arts. But you must request coverage for the newly acquired fine arts within 90 days after you acquire them, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired articles after the 90th day.

Jewelry. We cover your newly acquired jewelry for 25% of your total itemized coverage for jewelry. But you must request coverage for the newly acquired jewelry within 90 days after you acquire them, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired articles after the 90th day.

Furs, cameras, musical instruments, and collectibles. We cover your newly acquired furs, cameras, musical instruments, and collectibles for 25% of your total itemized coverage in the same category. But you must request coverage for these newly acquired articles within 90 days after you acquire them, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired articles after the 90th day.

Fine art expenses

As described below, we pay for expenses you incur for defective title and works in progress. These extra coverages apply only if an amount of coverage for fine art, either blanket or itemized, is shown in your Coverage Summary.

Defective title. We will pay for reasonable legal costs you incur due to claims made against you for lack of title or defective title to a fine art covered under this policy, of which you were not aware, up to \$100,000 with prior notice to us before incurring any fees or expenses. The most we will pay for all claims for defective title or lack of title during the policy period regardless of the number of claims or the number of articles is \$100,000. This coverage only applies to claims made against you and reported to us during the policy period. This coverage does not apply to defective title or lack of title to a fine art, including legal costs incurred: that were known by you prior to taking possession of the article, or could have been discovered by you by making reasonable and proper inquiries as to the article's provenance before receiving it; to an article that has been sold; to any debt incurred by you from a pledge or lien on the article; or arising from your bankruptcy, insolvency, receivership, liquidation or other financial restructuring or difficulties.

Reference Copy

Extra Coverages

(continued)

Works in progress. We cover uncompleted works of art by an artist commissioned by you that are damaged or destroyed by a peril that would be covered under this policy prior to completion or which cannot be completed by the artist due to the artist's death. We will pay for the costs you incurred for the materials or supplies for the artist and the contracted costs for labor up to \$100,000 but not more than the amount of nonrecoverable deposits or the full commission price if prepaid. This is the most we will pay regardless of the number of policies providing you with coverage for fine art issued by a direct or indirect subsidiary of the Chubb Limited.

Jewelry works in progress

If an amount of coverage for itemized or blanket jewelry is shown in your Coverage Summary, we cover uncompleted articles of jewelry by a jeweler or designer commissioned by you that are stolen, or damaged or destroyed by a peril that would be covered under this policy, or which cannot be completed by the jeweler or designer due to the death or insolvency of the jeweler or the designer.

We will pay the costs you incurred for the materials or supplies (whether supplied by you or the jeweler or designer, and only if nonrecoverable from the jeweler or designer), the contracted costs for labor, and nonrecoverable deposits, up to \$100,000 in any one occurrence. This is the most we will pay regardless of the number of jewelry articles involved in the occurrence or the number of policies providing you with coverage for jewelry issued by a direct or indirect subsidiary of the Chubb Limited.

Jewelry on loan or consignment

If an amount of coverage for itemized jewelry is shown in your Coverage Summary, we will pay up to 25% of your total itemized coverage for jewelry, but not more than \$100,000, for a loss that would be covered under this policy for jewelry articles on loan, on consignment or rented to you from a jeweler for up to seven days. This is the most we will pay regardless of the number of jewelry articles involved in the occurrence or the number of policies providing you with coverage for jewelry issued by a direct or indirect subsidiary of the Chubb Limited. The retail value of the jewelry article(s) on the day you take possession is the amount of coverage for a jewelry article at the time of a covered loss.

Exclusions

These exclusions apply to your Valuable Articles Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril.

Musical and photographic articles used for profit. We do not cover any loss to musical instruments, cameras, or related equipment used for profit, except in an incidental business activity that does not have gross revenues in excess of \$15,000 or more in any year and conforms to Local, state and federal laws.

Reference Copy

Exclusions

(continued)

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, warping, insects or vermin. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Cyber attack. We do not cover any loss arising out of a cyber attack unless it affects only you or your family members, or only a location where your insured property is located, and results in otherwise covered physical loss to your insured property.

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency to a computer or in the computer itself, caused by:

- human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by you, a family member, or a third party providing services to you;
- mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or
- power failure, surge or diminution of electronic systems.

However, we will cover loss arising out of computer error if it affects only you or your family members, or only a location where your insured property is located, and results in otherwise covered physical loss to your insured property, unless another exclusion applies.

Reference Copy

Exclusions

(continued)

"Electronic data processing property" means:

- electronic data processing equipment, including computers, hardware, firmware, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), and photo, video, music, and movie files.

"Electronic data" means information, concepts, knowledge, facts, or instructions which are stored digitally. "Electronic data" does not mean tangible property, nor is tangible property electronic data.

"Electronic data processing property" does not include any of the foregoing stored on cloud computing or other virtual resources operated by a third party provided for the purpose of providing service to you or a family member

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Special exclusions for fine arts. We do not cover any loss to fine arts caused by repairing, restoring, or retouching. We also do not cover any loss to fine arts while exhibited at a national or international art fair or exposition, unless we agree in advance to cover the fine arts.

Special exclusions for stamps and coins. We do not cover any loss to stamps or coins caused by:

- fading, creasing, denting, scratching, tearing, thinning, color transfer, dampness, or temperature extremes; or
- handling or being worked on.

We also do not cover the disappearance of an individual stamp, coin, or other item that is insured as part of a collection unless it is mounted in a volume and the page is also lost.

Reference Copy



Exclusions

(continued)

- Special exclusions for collectibles.** We do not cover any loss to collectibles caused by:
- fading, creasing, denting, scratching, tearing, thinning, color transfer, dampness, change in temperature, or temperature extremes;
 - repairing, restoring, retouching or being worked on; or
 - use other than as a collectible.

However, we do cover loss to wine caused by change in temperature or temperature extremes due to loss of utility service or premises power supply, or mechanical or electrical breakdown of climate control equipment.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your vehicles unless stated otherwise or an exclusion applies.

This coverage applies to a loss occurring anywhere in the United States of America, its territories or possessions, Puerto Rico or Canada, including an occurrence involving a vehicle while being transported between the above listed locations.

"Vehicle" means any vehicle garaged in Illinois, except those shown as a collector vehicle in the Coverage Summary, for which "agreed value" or "market value" is shown in the **Vehicle Physical Damage** section of the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for each vehicle is shown in the Coverage Summary. You may insure a vehicle for its market value or an agreed value (amount that you and we agree on).

Agreed value. If the vehicle is insured for an agreed value, the amount of coverage is listed in the Coverage Summary. You agree that we may change this amount when the policy is renewed to reflect current costs and values.

Market value. If the vehicle is insured for its market value, the amount of coverage is the average retail value of the vehicle.

Deductible

A deductible listed in the Coverage Summary applies to each occurrence. But it does not apply to a total loss to a vehicle covered for agreed value.

If a covered loss involves two or more vehicles covered under this policy, in the same occurrence, we will apply the lesser of the deductibles once to the loss.

If a covered loss involves both a vehicle covered under this part of this policy and contents, which is covered under any part of this policy or any other policy issued by a direct or indirect subsidiary of Chubb Limited, and a deductible would apply to both losses in the same occurrence, we will apply the lesser of the deductibles once to the loss.

If a covered loss involves a vehicle covered under this part of this policy and a structure or a structure and contents, covered under any part of this policy or any other policy issued by a direct or indirect subsidiary of Chubb Limited, and deductibles would apply to these vehicle and homeowners losses in the same occurrence, we will only apply the greatest deductible once to the loss if it is to your benefit.

This provision does not apply to covered losses subject to any Home and Contents special deductibles, to vehicle window glass losses not subject to a deductible, or to agreed value vehicle losses not subject to a deductible.

"Contents" means personal property you or a family member owns or possesses.

Reference Copy

Payment for a Loss

(continued)

Payment basis

For a covered loss to a vehicle, we will pay as follows:

Total loss. If the vehicle is stolen or totally destroyed, we will pay the amount of coverage. But we will reduce our payment by any amount paid for a previous loss to that vehicle if the damage was not repaired.

If the vehicle is insured for an agreed value, the amount of coverage will be the greater of the agreed value or the market value. However, if your vehicle is a new vehicle and is stolen and not recovered or totally destroyed within one year of the date of purchase, we will pay the greater of:

- the agreed value of your vehicle when the vehicle was first added to your policy;
- the purchase price of your vehicle;
- the cost to replace your vehicle with:
 - a vehicle of the same model year, make, model, and body style with similar factory-installed options; or
 - a new vehicle of the most current model year, same make, and same model and body style with similar factory-installed options, if available.

However, we do not cover acquisition costs except sales tax.

Any payment made under Lease gap coverage is in addition to the amount of coverage for that vehicle.

"New vehicle" means a newly manufactured vehicle that has not been previously owned, titled, or registered.

A vehicle is considered stolen when the entire vehicle is stolen and not recovered within 30 days.

A vehicle is considered totally destroyed when the salvage value (determined by us) plus the cost (labor and parts of like kind and quality without deduction for depreciation) necessary to repair the vehicle is equal to or greater than the market value of the vehicle.

Partial loss. If the vehicle is partially damaged, we will pay the amount required to repair or replace, whichever is less, the damaged part(s) without deduction for depreciation, up to the amount of coverage for each occurrence with labor and parts of like kind and quality. We will use original equipment manufacturer parts, except for window glass replacement, for repairs arising out of a covered loss to your vehicle, unless the parts are no longer manufactured or no longer available.

Recovered vehicles

When we pay for a total loss, we may keep all or part of the damaged vehicle.

If a stolen vehicle is recovered, we may return it to you at the garage location shown in the Coverage Summary. If we return a stolen vehicle, we will pay for any damage resulting from the theft.

Reference Copy

Auto Preference Vehicle Physical Damage Coverage

Two kinds of physical damage coverage are available for vehicles: "comprehensive and collision" and "comprehensive only." Your Coverage Summary indicates the type of coverage that applies to each vehicle. Exclusions to both coverages are described in **Exclusions**.

Comprehensive and collision coverage

If comprehensive and collision coverage are both shown for a vehicle, a "covered loss" includes **all risk** of physical loss to that vehicle including collision unless stated otherwise or an exclusion applies.

"Collision" is any direct and accidental loss by collision with another object, or by the overturning of the vehicle.

Comprehensive coverage only

If only comprehensive coverage is shown for a vehicle, a "covered loss" includes **all risk** of physical loss to that vehicle unless stated otherwise or an exclusion applies. There is no coverage for collision.

Extra Coverages

In addition to covering the physical loss to your vehicles, we also provide other related coverages. These coverages are in addition to the amount of coverage for your vehicles unless stated otherwise or an exclusion applies. The deductible applies to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

If comprehensive and collision coverage both apply to any vehicle named in the Coverage Summary, they also apply to the extra coverages for permanent electronic equipment, newly acquired vehicles, vehicles purchased abroad, trailers, temporary substitute vehicles, air bags, child safety restraint system replacement, and pet injury. Otherwise, only comprehensive coverage applies.

Lease gap coverage

If Lease gap coverage is shown in your Coverage Summary and if your covered vehicle is stolen or totally destroyed by a covered loss, we will pay any unpaid amount due on the lease in excess of its market value, including any security deposit applied to the unpaid amount due and not refunded by the lessor or any early termination charge specified in your lease. But we do not cover any unpaid amounts due to:

- overdue lease payments at the time of the loss;
- financial penalties imposed under a lease for wear and tear or high mileage;
- costs for extended warranties, Credit Life Insurance, Health, Accident or Disability insurance purchased with the lease; or
- carry-over balances from previous loans or leases.

If you surrender your vehicle to a lessor and that lessor imposes charges due to physical damage caused by a peril that would be covered under this policy for that vehicle, we will pay for these charges if you submit the claim for these charges within 30 days after the lease contract terminates.

Reference Copy

Extra Coverages

(continued)

Permanent electronic equipment

In the event of a covered loss, we cover:

- sound or visual image reproducing, receiving, and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors;
- car phones;
- garage door openers; or
- any other similar equipment, including their accessories and antennas, that is permanently installed or removable from a housing unit permanently installed in a vehicle.

This equipment must be:

- designed to be solely operated by use of the power from the vehicle's electrical system; and
- in or on the vehicle at the time of a covered loss.

These payments do not increase the amount of coverage for your vehicle.

Newly acquired vehicles

We cover any vehicle you acquire during the policy period unless it is used in a business, up to its verifiable purchase price or market value, whichever is greater. But you must request coverage for the newly acquired vehicle within 30 days after you acquire it, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired vehicle after the 30th day.

Vehicles purchased abroad

We cover any vehicle you purchase outside of the United States or Canada up to its market value. But you must request coverage for the new vehicle within 30 days after you acquire it, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired vehicle after the 30th day.

Trailers

We provide \$3,000 of coverage for any camper body or trailer you own. For a covered loss to a trailer, we will pay the amount required to repair or replace it, up to its cost new or \$3,000, whichever is less. Our payment is subject to a \$250 deductible.

If you acquire a camper body or trailer worth more than \$3,000 during the policy period, we cover it up to its cost new. But you must request coverage for the camper body or trailer within 30 days after you acquire it, and pay the additional premium from the date acquired.

Temporary substitute vehicles

If any vehicle with Auto Preference Vehicle Physical Damage Coverage is out of normal use because of its breakdown, repair, servicing, loss, or destruction, we cover any vehicle or trailer you do not own while being used as a temporary substitute for that vehicle. But we do not cover temporary substitute vehicles being used for any purpose other than replacing that vehicle while it is out of normal use.

Reference Copy

Extra Coverages

(continued)

Towing

If your vehicle is disabled by a covered comprehensive or collision loss, we cover the fair cost of towing and any labor performed at the place of disablement. There is no deductible for this coverage.

Road service coverage

If Road service coverage is shown in your Coverage Summary for a vehicle and that vehicle is disabled for any reason, we will pay the reasonable costs for towing, up to a distance of 200 miles from the place of disablement, fuel and fluids, battery recharge, flat tire repair, winch retrieval service, and associated labor costs incurred at the place of disablement. There is no deductible for this coverage.

Loss of use

If your vehicle cannot be used because of a covered loss, we cover the following reasonable additional expenses you incur as a result of the covered loss, up to a maximum of \$15,000:

- transportation expenses;
 - meals, lodging and phone expenses if you are more than 50 miles from your closest residence.
- There is no deductible for this coverage.

Window glass coverage

We provide coverage for window glass replacement in the event of a covered loss. No deductible applies if the window glass is repaired rather than replaced.

Full window glass coverage

If Full window glass coverage is shown in your Coverage Summary, we provide window glass replacement in the event of a covered loss to a covered vehicle. There is no deductible for this coverage.

Air bags

In addition to providing coverage for covered losses to air bags (theft, deployment due to collision), we also cover the full cost to repair or replace the air bags that accidentally deploy in a vehicle. There is no deductible for this coverage.

Lock replacement

If the keys or remote unlocking devices to your vehicle are lost or stolen, we will pay the costs to re-key or replace the locks with like kind and quality and to replace the keys or remote unlocking devices. We also pay for the necessary labor costs to retrieve keys or remote unlocking devices that are accidentally locked in the vehicle. There is no deductible for this coverage.

Child safety restraint system replacement

If there is a covered loss to your vehicle, except a loss to window glass, we cover the cost to replace a vehicle child safety restraint system used in that vehicle. There is no deductible for this coverage.

Reference Copy

Extra Coverages

(continued)

"Child safety restraint system" means any device, such as an infant carrier, infant or toddler seat, a convertible safety seat, or booster seat located in your vehicle at the time of a covered loss which is designed to restrain, seat, or position a child in a vehicle.

Pet injury coverage

If one or more of your domestic pets, which is not primarily owned or kept for business use, is injured or dies as a result of a covered loss to your vehicle or trailer, we will pay for the necessary, reasonable expenses you incur to treat, euthanize, cremate, bury, and replace these pets, up to \$2,000 for any one occurrence regardless of the number of pets involved in the occurrence. There is no deductible for this coverage.

Exclusions

These exclusions apply to your Auto Preference Vehicle Physical Damage Coverage, including the Extra Coverages, unless stated otherwise.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But, we do provide coverage for you, your family member, or a permissive driver who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse, family member, or a permissive driver is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

Vehicles used for a fee. We do not cover any loss arising out of the ownership or operation of a vehicle while it is being used as a public or livery conveyance, including while the vehicle is being used for ride sharing in connection with a ride sharing program, for a fee. This exclusion does not apply to a shared-expenses car pool.

"Ride sharing" means the use of any vehicle in connection with a ride sharing program during any time period when the driver is logged into an online-enabled ride sharing application or digital network as a driver, when the driver accepts a requested ride, is en route to pick up a passenger, or is transporting a passenger until the passenger departs the vehicle.

"Ride sharing program" means a transportation network, service, or any arrangement in which drivers and passengers arrange transportation services, including through an online-enabled ride sharing application or digital network.

Personal vehicle sharing. We do not cover any loss arising out of the ownership or operation of any vehicle:

- while it is being used in connection with a personal vehicle sharing program for a fee; or
- you or a family member privately rents to another person.

Reference Copy

Exclusions

(continued)

"Personal vehicle sharing program" means a network, service, or any arrangement to facilitate the sharing of private passenger motor vehicles for use by individuals other than the vehicle's registered owner.

Racing or track usage. We do not cover any loss arising out of the ownership, maintenance or use of any vehicle:

- during any instruction, practice, preparation for, or participation in any prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- on a racetrack, test track or other similar course.

However, this exclusion does not apply to a rally on a public road where the legal speed limit remains in effect for the duration of the rally.

Breakdown. We do not cover any loss caused by wear and tear, freezing, mechanical or electrical breakdown, or road damage to tires, unless the loss resulted from the total theft of the vehicle.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold. But we do provide coverage for the presence of mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover a total loss caused by the confiscation, destruction, or seizure of your covered vehicle by or under the order of any government or public authority.

Electronic equipment. We do not cover any loss to electronic equipment, other than as provided under the Extra Coverage, Permanent electronic equipment.

Tapes and discs. We do not cover any loss to:

- tapes;
- compact discs;
- computer discs;
- laser discs; or
- any other similar devices or accessories,
for use with digital video devices or video equipment, sound reproducing, receiving or transmitting equipment, or data processing equipment.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your vehicles unless stated otherwise or an exclusion applies.

This coverage applies to a loss occurring anywhere in the United States of America, its territories or possessions, Puerto Rico or Canada, including an occurrence involving a vehicle while being transported between the above listed locations.

"Vehicle" means any vehicle shown as a collector vehicle in the Coverage Summary garaged in Illinois that is maintained primarily for use in car club activities, exhibitions, parades, functions of public interest or for a private collection, and is used infrequently for other purposes.

Payment for a Loss

Amount of coverage

The amount of coverage for each vehicle is shown in the Coverage Summary. You must insure a vehicle for an agreed value (amount that you and we agree on).

Agreed value. The agreed value amount of coverage is listed in the Coverage Summary. You agree that we may change this amount when the policy is renewed to reflect current costs and values.

Payment basis

For a covered loss to a vehicle, we will pay as follows:

Total loss. If the vehicle is stolen or totally destroyed, we will pay the amount shown in the Coverage Summary. But we will reduce our payment by any amount paid for a previous loss to that vehicle if the damage was not repaired.

A vehicle is considered stolen when the entire vehicle is stolen and not recovered within 30 days.

A vehicle is considered totally destroyed when the salvage value (determined by us) plus the cost (labor and parts of like kind and quality without deduction for depreciation) necessary to repair the vehicle is equal to or greater than the agreed value of the vehicle.

Partial loss. If the vehicle is partially damaged, we will pay the amount required to repair or replace, whichever is less, the damaged part(s) without deduction for depreciation, up to the amount of coverage for each occurrence with labor and parts of like kind and quality.

Recovered vehicles

If a stolen vehicle is recovered, we may return it to you at the garage location shown in the Coverage Summary. If we return a stolen vehicle, we will pay for any damage resulting from the theft.

Reference Copy

**Auto Preference[®]
Collector Vehicle Physical
Damage Coverage**

CHUBB[®]

Payment for a Loss

(continued)

Salvage option

When we pay for a total loss, we may offer the salvage to you for purchase prior to disposing of it or selling it to anyone else.

Auto Preference Collector Vehicle Physical Damage Coverage

Two kinds of physical damage coverage are available for vehicles: "comprehensive and collision" and "comprehensive only." Your Coverage Summary indicates the type of coverage that applies to each vehicle. Exclusions to both coverages are described in **Exclusions**.

Comprehensive and collision coverage

If comprehensive and collision coverage are both shown for a vehicle, a "covered loss" includes **all risk** of physical loss to that vehicle including collision unless stated otherwise or an exclusion applies.

"Collision" is any direct and accidental loss by collision with another object, or by the overturning of the vehicle.

Comprehensive coverage only

If only comprehensive coverage is shown for a vehicle, a "covered loss" includes **all risk** of physical loss to that vehicle unless stated otherwise or an exclusion applies. There is no coverage for collision.

Extra Coverages

In addition to covering the physical loss to your vehicles, we also provide other related coverages. These coverages are in addition to the amount of coverage for your vehicles unless stated otherwise or an exclusion applies. Exclusions to these coverages are described in **Exclusions**.

If comprehensive and collision coverage both apply to any vehicle named in the Coverage Summary, they also apply to the extra coverages for permanent electronic equipment, newly acquired vehicles, vehicles purchased abroad, trailers, air bags, car covers, automotive tools, child safety restraint system replacement, and pet injury. Otherwise, only comprehensive coverage applies.

Added repair coverage

For a covered partial loss, we will pay up to \$5,000, but not more than 10% of the amount of coverage for your vehicle, for repair work that results in betterment to your vehicle. The betterment must be necessary as a result of applying reasonable and customary repair standards and may not arise from any new customization or feature that was not part of the vehicle prior to the covered loss. We must agree in advance before any added repair work is performed.

Reference Copy

Extra Coverages

Permanent electronic equipment

In the event of a covered loss, we cover:

- sound or visual image reproducing, receiving, and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors;
- car phones;
- garage door openers; or
- any other similar equipment, including their accessories and antennas, that is permanently installed or removable from a housing unit permanently installed in a vehicle.

This equipment must be:

- designed to be solely operated by use of the power from the vehicle's electrical system; and
- in or on the vehicle at the time of a covered loss.

These payments do not increase the amount of coverage for your vehicle.

Newly acquired vehicles

We cover any vehicle you acquire during the policy period, up to its verifiable purchase price. But you must request coverage for the newly acquired vehicle within 90 days after you acquire it, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired vehicle after the 90th day.

Vehicles purchased abroad

We cover any vehicle you purchase outside of the United States or Canada up to its verifiable purchase price. But you must request coverage for the new vehicle within 90 days after you acquire it, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired vehicle after the 90th day.

Trailers

We provide \$3,000 of coverage for any trailer you own. For a covered loss to a trailer, we will pay the amount required to repair or replace it, up to its cost new or \$3,000, whichever is less. Our payment is subject to a \$250 deductible.

If you acquire a trailer worth more than \$3,000 during the policy period, we cover it up to its cost new. But you must request coverage for the trailer within 30 days after you acquire it, and pay the additional premium from the date acquired.

Towing

If your vehicle is disabled by a covered comprehensive or collision loss, we cover the fair cost of towing and any labor performed at the place of disablement.

Road service coverage

If Road service coverage is shown in your Coverage Summary for a vehicle and that vehicle is disabled during operation for any reason, we will pay the reasonable costs for towing, up to a distance of 200 miles from the place of disablement, fuel and fluids, battery recharge, flat tire repair, winch retrieval service, and associated labor costs incurred at the place of disablement.

Reference Copy

Extra Coverages

(continued)

Loss of use

If your vehicle cannot be used because of a covered loss and you do not have backup transportation available, we cover the following reasonable additional expenses you incur as a result of the covered loss, up to a maximum of \$1,500:

- transportation expenses;
- meals, lodging and phone expenses if you are more than 50 miles from your closest residence; and
- unrecoverable, pre-paid expenses for your registration at collector vehicle events.

Endangered property

We will pay for the reasonable costs you incur to move your vehicle, up to \$500 for each vehicle, because the vehicle is endangered by a covered peril. But we will not pay more than \$5,000 under this Extra Coverage in any policy period. These costs include the reasonable expenses incurred for fuel, paid drivers, and temporary storage of your vehicle. These payments do not increase the amount of coverage for your vehicle.

Air bags

In addition to providing coverage for covered losses to air bags (theft, deployment due to collision), we also cover the full cost to repair or replace the air bags that accidentally deploy in a vehicle.

Spare parts

In the event of a covered loss, we will pay the amount required to repair or replace spare parts up to \$1,000 multiplied by the number of vehicles on the Coverage Summary, but not more than \$10,000 for spare parts for any one vehicle.

"Spare parts" means a replacement for an item normally a part of your vehicle which is not currently installed in or attached to your vehicle.

Automotive tools

If there is a covered loss to automotive tools, we will pay the amount required to repair or replace the automotive tools, up to a total of \$1,500. However, we will not pay for lost or misplaced tools.

"Automotive tools" means tools and portable equipment owned by you and used solely in the maintenance of your vehicle, including their storage carts or cases and accessories.

Lock replacement

If the keys or remote unlocking devices to your vehicle are lost or stolen, we will pay the costs to re-key or replace the locks with like kind and quality and to replace the keys or remote unlocking devices. We also pay for the necessary labor costs to retrieve keys or remote unlocking devices that are accidentally locked in the vehicle.

Fire extinguisher device or system

We will pay the amount required to recharge, re-inspect, or replace your hand-held fire extinguisher or automatic fire extinguishing system, up to \$500 for any one occurrence, when it is discharged to protect your vehicle.

Reference Copy

Auto Preference[®]
Collector Vehicle Physical
Damage Coverage

CHUBB[®]

Extra Coverages

(continued)

Car covers

If there is a covered loss to your vehicle and its car cover or portable car canopy, we will pay to repair or replace your car cover or portable car canopy, up to \$1,500.

Child safety restraint system replacement

If there is a covered loss to your vehicle, except a loss to window glass, we cover the cost to replace a vehicle child safety restraint system used in that vehicle.

"Child safety restraint system" means any device, such as an infant carrier, infant or toddler seat, a convertible safety seat, or booster seat located in your vehicle at the time of a covered loss which is designed to restrain, seat, or position a child in a vehicle.

Pet injury coverage

If one or more of your domestic pets, which is not primarily owned or kept for business use, is injured or dies as a result of a covered loss to your vehicle or trailer, we will pay for the necessary, reasonable expenses you incur to treat, euthanize, cremate, bury, and replace these pets, up to \$2,000 for any one occurrence regardless of the number of pets involved in the occurrence.

Reward coverage

For each stolen vehicle, we will pay up to 10% of the amount of coverage for the vehicle or \$5,000, whichever is less, to any person, other than you or a family member, for information not otherwise available leading to the arrest and conviction of any person(s) who has stolen your vehicle; or leading to the recovery of the stolen vehicle. We will not pay more than \$5,000 per vehicle, regardless of the number of persons who provided information or persons convicted. Any person causing the occurrence is not eligible to receive this reward payment.

Exclusions

These exclusions apply to your Auto Preference Collector Vehicle Physical Damage Coverage, including the Extra Coverages unless stated otherwise.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But, we do provide coverage for you, your family member, or a permissive driver who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse, family member, or a permissive driver is criminally prosecuted for the act causing the loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

Reference Copy

Exclusions

(continued)

Vehicles used for a fee. We do not cover any loss arising out of the ownership or operation of a vehicle while it is being used as a public or livery conveyance, including while the vehicle is being used for ride sharing in connection with a ride sharing program, for a fee.

"Ride sharing" means the use of any vehicle in connection with a ride sharing program during any time period when the driver is logged into an online-enabled ride sharing application or digital network as a driver, when the driver accepts a requested ride, is en route to pick up a passenger, or is transporting a passenger until the passenger departs the vehicle.

"Ride sharing program" means a transportation network, service, or any arrangement in which drivers and passengers arrange transportation services, including through an online-enabled ride sharing application or digital network.

Personal vehicle sharing. We do not cover any loss arising out of the ownership or operation of any vehicle:

- while it is being used in connection with a personal vehicle sharing program for a fee; or
- you or a family member privately rents to another person.

"Personal vehicle sharing program" means a network, service, or any arrangement to facilitate the sharing of private passenger motor vehicles for use by individuals other than the vehicle's registered owner.

Racing or track usage. We do not cover any loss arising out of the ownership, maintenance or use of any vehicle:

- during any instruction, practice, preparation for, or participation in any prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- on a racetrack, test track or other similar course.

However, this exclusion does not apply to a rally on a public road where the legal speed limit remains in effect for the duration of the rally.

Vehicle usage. We do not cover any loss arising out of the ownership, maintenance, or operation of a vehicle while it is being used for purposes other than as defined in the definition of "vehicle".

Gradual or sudden loss. We do not provide coverage for the presence of gradual deterioration, rust, bacteria, corrosion, dry or wet rot, warping, insects or vermin, however caused, or any loss caused by gradual deterioration, rust, bacteria, corrosion, dry or wet rot, warping, insects or vermin. We also do not cover any loss caused by inherent vice or latent defect. But we do insure ensuing covered loss unless another exclusion applies.

Breakdown. We do not cover any loss caused by wear and tear, freezing, mechanical or electrical breakdown, or road damage to tires, unless the loss resulted from the total theft of the vehicle.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold. But we do provide coverage for the presence of mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Reference Copy

Exclusions

(continued)

Confiscation. We do not cover a total loss caused by the confiscation, destruction, or seizure of your covered vehicle by or under the order of any government or public authority.

Repair. We do not cover any loss caused by any repairing, renovating or refinishing process unless the process results in a fire or explosion. We only cover the portion of the vehicle damaged by the fire or explosion.

Electronic equipment. We do not cover any loss to electronic equipment, other than as provided under the Extra Coverage, Permanent electronic equipment.

Tapes and discs. We do not cover any loss to:

- tapes;
- compact discs;
- computer discs;
- laser discs; or
- any other similar devices or accessories,
for use with digital video devices or video equipment, sound reproducing, receiving or transmitting equipment, or data processing equipment.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Reference Copy

This part of your Masterpiece Policy provides you with coverage from the owner or operator of an uninsured or underinsured vehicle unless stated otherwise or an exclusion applies.

This coverage applies to a loss occurring anywhere in the United States of America, its territories or possessions, Puerto Rico or Canada, including an occurrence involving a covered vehicle while being transported between the above listed locations.

Payment for a Loss

Amount of coverage

The amount of coverage for uninsured and underinsured motorists protection is shown in the Coverage Summary. We will not pay more than that amount for covered damages from any one occurrence, regardless of how many claims, vehicles, or people are involved in the occurrence.

For underinsured motorists protection, payment will not be made until the bodily injury limits of all other applicable policies have been exhausted.

If uninsured motorists protection property damage is shown in the Coverage Summary, we will pay up to the amount shown or the actual cash value of the vehicle, whichever is less.

Deductible

A deductible listed in the Coverage Summary applies to each uninsured motorists protection property damage occurrence.

Duplication of benefits

We will not duplicate any payments already made under any workers' compensation, disability benefits (except Social Security disability benefits) or similar law. And we will deduct from our payments under this coverage any payment the covered person is entitled to recover under any applicable bodily injury liability bonds or policies, including this policy or under any workers' compensation, disability benefits (except Social Security disability benefits) or similar law. And we will deduct our payments under this coverage from any payment the covered person is entitled to recover under this policy. No one will be entitled to recover duplicate payments for the same elements of loss.

Uninsured/Underinsured Motorists Protection

We will pay to a covered person damages for bodily injury that the person is legally entitled to receive from the owner or operator of an uninsured or underinsured motorized land vehicle. However, if property damage coverage is also shown in the Coverage Summary, we will also pay damages for property damage that a covered person is legally entitled to receive from the owner or operator of an uninsured motorized land vehicle. We cover both of these damages from a motor vehicle accident, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

Reference Copy

Uninsured/Underinsured Motorists Protection

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Uninsured/Underinsured Motorists Protection

(continued)

In lieu of the definition for "you" in the Introduction, the following definition of "you" applies:

"You" means the person named in the Coverage Summary, and a spouse who lives with that person. If the spouse no longer lives with the person named in the Coverage Summary, the spouse will still be considered "you" until the earlier of:

- the end of the 90 days following the spouse's change of residency;
- the effective date of another policy listing the spouse as a named insured; or
- the date this policy is no longer in effect.

A "covered person" means:

- you or a family member;
- any person in your covered vehicle, or any vehicle operated by you;
- any person who is legally entitled to recover damages because of covered bodily injury sustained by you or a family member or any person in your covered vehicle; or
- any combination of the above.

A "covered vehicle" means:

- any vehicle named in the Coverage Summary;
- any motor vehicle **except** a pickup truck, panel truck or van used in a business, you acquire or purchase, including outside the United States or Canada, during the policy period (but you must request coverage for it within 30 days after you become the owner and pay the additional premium from the date acquired). We reserve the right not to insure the newly acquired or purchased vehicle after the 30th day;
- any collector vehicle you acquire or purchase, including outside the United States or Canada, during the policy period (but you must request coverage for it within 90 days after you become the owner and pay the additional premium from the date acquired). We reserve the right not to insure the newly acquired or purchased collector vehicle after the 90th day;
- any trailer you own; or
- any motor vehicle you do not own while being used as a temporary substitute for another covered vehicle that is out of normal use because of its breakdown, repair, servicing, loss, or destruction.

"Collector vehicle" means any vehicle shown as a collector vehicle in the Coverage Summary that is maintained primarily for use in car club activities, exhibitions, parades, functions of public interest or for a private collection, and is used infrequently for other purposes.

"Damages" means the sum that is paid or is payable to satisfy a claim settled by us or resolved by judicial procedure or by a compromise we agree to in writing.

"Uninsured vehicle" means a motorized land vehicle or trailer that:

- has no bodily injury or property damage liability policy or bond applying at the time of the accident;
- has a bodily injury liability policy or bond with an insurance or bonding company with a bodily injury limit less than the minimum limit for bodily injury liability specified by the financial responsibility law of Illinois;
- has a bodily injury or property damage liability policy or bond with an insurance or bonding company that denies coverage or becomes insolvent; or

Reference Copy

Uninsured/Underinsured Motorists Protection

(continued)

- is a hit-and-run motor vehicle whose owner or operator cannot be identified, and that hit you, a family member, a motor vehicle occupied by you, or a covered vehicle.

"Underinsured vehicle" means a motorized land vehicle that has a bodily injury liability policy or policies or bond(s) applying at the time of the accident but the sum of bodily injury limit(s) of these policies is less than the sum of the amounts of coverage for underinsured motorists protection under this policy.

However, "uninsured vehicle" and "underinsured vehicle" do **not** include any vehicle that is:

- owned by, furnished to, or available for the regular use of you or a family member;
- owned or operated by a self-insurer under any applicable motor vehicle law;
- owned by a governmental unit or agency;
- operated on rails or crawler treads;
- a farm type tractor, or equipment designed mainly for use off public roads, and is off public roads at the time of the accident; or
- being used as a residence or premises.

"Bodily injury" means physical bodily harm, including sickness or disease that results from it, and required care, loss of service and resulting death.

"Property damage" means damage to or destruction of a covered vehicle.

"Actual cash value" means the amount required to repair or replace your covered vehicle, whichever is less, at the time of loss with labor and parts of like kind and quality, minus all sums reflecting depreciation and the physical condition of your covered vehicle.

"Depreciation" means the decrease in value of your covered vehicle resulting from its use, age, wear and tear or obsolescence.

Uninsured/underinsured motorists protection arbitration

If we and a covered person disagree whether that person is legally entitled to recover damages under this policy, or do not agree as to the amount of damages, the covered person may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree on a third arbitrator within 45 days, either party may request that the arbitration be submitted to the American Arbitration Association. When the covered person's recovery exceeds the minimum limit specified in the Illinois Safety Responsibility Law, each party will pay the expenses it incurs, and bear the expenses of the third arbitrator equally.

Unless both parties agree otherwise, arbitration will take place in the county and state in which the covered person lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two arbitrators will not exceed the amount of coverage for uninsured/underinsured motorists protection as shown in the Coverage Summary. That decision will be binding, up to \$75,000 per person and \$150,000 per accident or the amount of coverage for uninsured/underinsured motorists protection as shown in the Coverage Summary, whichever is less. If the arbitrators' decision exceeds that binding arbitration amount, either party may demand the right to a trial. This demand must be made within 60 days after the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Reference Copy

Exclusions

These exclusions apply to your Uninsured/Underinsured Motorists Protection unless stated otherwise.

Your other motor vehicles. We do not cover any person for bodily injury sustained:

- while occupying, or when struck by, a vehicle or trailer owned by you or a family member that is not a covered vehicle; or
- when struck by a vehicle or trailer provided for the regular use of you or a family member that is not a covered vehicle.

Claims settled without our consent. We do not cover any claim settled with a third party without our written consent. Nor do we cover any judgement for a suit brought without our written consent.

Vehicles used for a fee. We do not cover any person for injury sustained while occupying a covered vehicle or any vehicle operated by you, while it is being used as a public or livery conveyance, including while the vehicle is being used for ride sharing in connection with a ride sharing program, for a fee. For vehicles other than collector vehicles, this exclusion does not apply to a shared-expenses car pool, unless another exclusion applies.

"Ride sharing" means the use of any vehicle in connection with a ride sharing program during any time period when the driver is logged into an online-enabled ride sharing application or digital network as a driver, when the driver accepts a requested ride, is en route to pick up a passenger, or is transporting a passenger until the passenger departs the vehicle.

"Ride sharing program" means a transportation network, service, or any arrangement in which drivers and passengers arrange transportation services, including through an online-enabled ride sharing application or digital network.

Personal vehicle sharing. We do not cover any person for injury sustained while occupying or when struck by a covered vehicle:

- while it is being used in connection with a personal vehicle sharing program for a fee; or
- you or a family member privately rents to another person.

"Personal vehicle sharing program" means a network, service, or any arrangement to facilitate the sharing of private passenger motor vehicles for use by individuals other than the vehicle's registered owner.

Racing or track usage. We do not cover any person for damages arising out of the ownership, maintenance or use of any vehicle:

- during any instruction, practice, preparation for or participation in any prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- on a racetrack, test track or other similar course.

However, this exclusion does not apply to a rally on a public road where the legal speed limit remains in effect for the duration of the rally.

Nonpermissive use. We do not cover any other person for injury sustained while using a motor vehicle without permission from you or a family member.

Exclusions

(continued)

Workers' compensation or disability. We do not cover any damages that directly or indirectly benefit an insurer or self-insurer under a workers' compensation, unemployment compensation, disability benefits (except Social Security disability benefits) or similar law.

Property damage. We do not cover any damages for property damage for loss of use of the covered vehicle, if there is no physical contact between the covered vehicle and another vehicle, or for loss or damage to personal property located in the covered vehicle. However, this exclusion does not apply to loss or damage to child restraint systems.

Electronic equipment. We do not cover any loss to:

- sound or visual image reproducing, receiving, or transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors;
- car phones;
- garage door openers; or
- any other similar equipment, including their accessories and antennas, unless the equipment is:
 - permanently installed or removable from a housing unit permanently installed in a vehicle;
 - designed to be solely operated by use of the power from the vehicle's electrical system; and
 - in or on the vehicle at the time of a covered loss.

Tapes and discs. We do not cover any loss to:

- tapes;
- compact discs;
- computer discs;
- laser discs; or
- any other similar devices or accessories, for use with digital video devices or video equipment, sound reproducing, receiving or transmitting equipment, or data processing equipment.

Collector vehicle usage. We do not cover any person for damages arising out of the ownership, maintenance, or use of a collector vehicle while it is being used for purposes other than as defined in the definition of "collector vehicle".

Reference Copy

This part of your Masterpiece Policy provides you with Family Protection Coverage for you or a family member anywhere in the world except those places which are designated as a "Do not travel" area by the United States Department of State - Bureau of Consular Affairs at the time of loss, unless stated otherwise or an exclusion applies.

Payment for a Loss

Amount of coverage

The amounts of coverage provided are shown under Family Protection Coverage for:

- Carjacking Coverage
- Hijacking Coverage
- Child Abduction Coverage
- Stalking Threat Coverage
- Home Invasion Coverage
- Air Rage or Road Rage Coverage
- Cyberbullying Coverage
- Home and Vehicle Modification Expenses

We will not pay more than the amount of coverage shown for each covered carjacking, hijacking, child abduction, stalking threat, home invasion, air rage or road rage, or cyberbullying occurrence, regardless of how many policies or people are involved in the occurrence. If a loss is covered under more than one part of Family Protection Coverage (Carjacking Coverage, Hijacking Coverage, Child Abduction Coverage, Stalking Threat Coverage, Home Invasion Coverage, Air Rage or Road Rage Coverage, Cyberbullying Coverage), we will pay under the part giving the most coverage, but not under more than one part.

Family Protection Coverage

We provide Carjacking, Hijacking, Child Abduction, Stalking Threat, Home Invasion, Air Rage or Road Rage, and Cyberbullying Coverages for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. Exclusions to these coverages are described in **Exclusions**. We also provide coverage for a related expense, Home and Vehicle Modification Expenses.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

Family Protection Coverage

(continued)

The following defined terms used in the Carjacking, Hijacking, Child Abduction, Home Invasion, and Air Rage or Road Rage Coverages are defined here:

"Covered relative" means the following relatives of the person named in the Coverage Summary or a spouse who lives with that person:

- children, their children or other descendants of theirs;
- parents, grandparents or other ancestors of theirs; or
- siblings, their children or other descendants of theirs, who do not live with you, including spouses or domestic partners of all of the above. Parents, grandparents and other ancestors include adoptive parents, stepparents and stepgrandparents.

"Loss of life" means:

- death, including clinical death, determined by a medical examiner or similar local governing medical authority; or
- the absence of communication from the abducted child for a period of two years after a child abduction occurrence.

"Physician" means a person who is licensed as a medical doctor or a doctor of osteopathy under the laws of the jurisdiction in which treatment is given and who is qualified to provide such medical treatment. A physician does not include you or a family member.

"Medical expenses" means the reasonable and customary charges for first aid, medical (not including psychiatric), funeral, surgical, x-ray, dental, ambulance, hospital, physical therapy, professional nursing services, and prosthetic devices which are legally obligated to be paid.

Carjacking Coverage

We will pay for carjacking expenses you, a family member, or a covered relative incur solely and directly as a result of a carjacking occurrence.

"Carjacking occurrence" means the unlawful forced removal or detention of:

- you or a family member operating or occupying any motorized land vehicle; or
- a covered relative operating a covered vehicle with permission from you or a family member, or occupying a covered vehicle, during the theft or attempted theft of that vehicle. This incident must be documented in a police report.

"Carjacking expenses" means the reasonable costs for:

- related medical expenses up to \$50,000 for each person (you, a family member, or a covered relative who witnessed the carjacking occurrence), up to a maximum of \$100,000 for each carjacking occurrence, when incurred within one year after the carjacking occurrence;

Reference Copy

Carjacking Coverage

(continued)

- related psychiatric services up to \$25,000 for each person (you, a family member, or a covered relative who witnessed the carjacking occurrence), up to a maximum of \$50,000 for each carjacking occurrence, when incurred within one year after the carjacking occurrence;
- related rest and recuperation expenses for you, a family member, or a covered relative who witnessed the carjacking occurrence, up to a maximum of \$15,000 for each carjacking occurrence, as prescribed by a physician, psychologist or other authorized mental health professional (other than you or a family member), when incurred within 180 days after the carjacking occurrence;
- salary lost during the first 60 days after the carjacking occurrence, up to \$15,000 for each person (you, a family member, or a covered relative who witnessed the carjacking occurrence), up to a maximum of \$30,000 for each carjacking occurrence, in excess of any other valid and collectible benefits including disability insurance, workers' compensation insurance, unemployment compensation, salary and wage continuation, or other similar salary replacement plans;
- related security expenses to:
 - change all locks, install or improve security bars, motion sensing lights and a centrally monitored home security system, or other similar security expenses for any of your residence premises that the person(s) causing the carjacking occurrence may learn the address of through the stolen covered vehicle;
 - change all locks, install or activate an operator-assisted safety monitoring device for one year after the carjacking occurrence or install a global positioning tracking device (GPS) for the covered vehicle involved in the carjacking occurrence;up to a maximum of \$15,000 for each carjacking occurrence;
- related temporary relocation expenses for you and your family members, if the person(s) causing the carjacking occurrence may become aware of the address of your residence premises through the stolen covered vehicle, up to a maximum of \$15,000, when incurred within 60 days after the carjacking occurrence;
- reimbursement of deductible(s) incurred by you applicable to the damage or theft of the covered vehicle and personal property, in the carjacking occurrence, up to a maximum of \$15,000 for all vehicle and homeowner deductibles combined.

We will also pay up to a maximum of \$15,000 for each carjacking occurrence to any person or organization not causing that occurrence for information not otherwise available leading to the arrest and conviction of any person(s) who caused the carjacking occurrence. The following are not eligible to receive this reward payment: you, a family member, or a covered relative who witnessed the carjacking occurrence.

"Covered vehicle" means any private passenger vehicle, motorcycle or motor home you or a family member owns, rents or has furnished for regular use.

Child Abduction Coverage

We will pay for child abduction expenses you, a family member, a covered relative, or an abducted child's parent or legal guardian incur solely and directly as a result of a child abduction occurrence.

"Child abduction occurrence" means the wrongful taking, false imprisonment, or wrongful detention of one or more of your or a family member's children, or one or more children in the care of you or a family member, under the age of 13.

Reference Copy

Child Abduction Coverage

(continued)

"Child abduction expenses" means the reasonable costs for:

- related travel, meals, lodging, and phone expenses incurred by you, a family member, a covered relative who witnessed the child abduction occurrence, or a covered relative who is the parent or legal guardian of the abducted child, including those expenses incurred up to 30 days after the recovery of the abducted child or the verification of the abducted child's loss of life, up to a maximum of \$25,000 for each child abduction occurrence;
- related medical and psychiatric expenses for:
 - the abducted children, up to a maximum of \$50,000, when incurred within one year after the child abduction occurrence; and
 - you, a family member, a covered relative who witnessed the child abduction occurrence (not including the abducted child), or a covered relative who is the parent or legal guardian of the abducted child, including those expenses incurred up to 180 days after the recovery of the abducted child or verification of the abducted child's loss of life, up to a maximum of \$25,000, for each child abduction occurrence;
- related rest and recuperation expenses for you, a family member, a covered relative who witnessed the child abduction occurrence, or a covered relative who is the parent or legal guardian of the abducted child, up to a maximum of \$25,000 for each child abduction occurrence, as prescribed by a physician, psychologist, or other authorized mental health professional (other than you or a family member), when incurred within one year after the recovery of the abducted child, or verification of the abducted child's loss of life, whichever comes first;
- salary lost during the first 60 days after the child abduction occurrence, up to \$15,000 for each person (you, a family member, or a covered relative who is the parent or legal guardian of the abducted child), up to a maximum of \$30,000 for each child abduction occurrence, in excess of any other valid and collectible benefits including disability insurance, workers' compensation insurance, unemployment compensation, salary and wage continuation, or other similar salary replacement plans;
- related security expenses to change all locks, install or improve security bars, motion sensing lights and a centrally monitored home security system, or other similar security expenses for your residence premises where the child abduction occurrence took place, up to a maximum of \$15,000 for each child abduction occurrence;
- related temporary relocation expenses for you and your family members if the child abduction occurrence took place at your residence premises, up to a maximum of \$15,000, when incurred within 60 days after the child abduction occurrence;
- the following related reasonable costs you or the parent or legal guardian of the abducted child incur, up to a maximum of \$100,000, when incurred within one year after the child abduction occurrence for:
 - a professional public relations consultant;
 - a professional forensic analyst;
 - publicity expenses incurred to locate the abducted children;
 - a professional security consultant;
- reimbursement of the homeowners deductible incurred by you applicable to damage sustained at your residence premises in the child abduction occurrence, up to a maximum of \$15,000.

We will also pay up to a maximum of \$50,000 for each child abduction occurrence to any person or organization not causing that occurrence for information not otherwise available leading to the arrest and conviction of any person(s) who caused the child abduction occurrence. The following are not eligible to receive this reward payment: you, a family member, the parent or guardian of the abducted child, or a covered relative who witnessed the child abduction occurrence.

Reference Copy

Stalking Threat Coverage

We will pay for stalking threat expenses you or a family member incur solely and directly as a result of a stalking threat occurrence.

"Stalking threat occurrence" means:

- an act or acts committed with the intent to damage property owned by you or a family member, or to harass, injure or harm you or a family member;
- the person committing the act or acts is the subject of a court order or injunction issued to protect you or a family member; and
- the act or acts occur on consecutive or nonconsecutive days within a period of 120 days.

"Stalking threat expenses" means the reasonable costs you or a family member incur for:

- related professional security consultant and professional security guard services up to a maximum of \$15,000 for each stalking threat occurrence;
- related residential security expenses to change all locks, install or improve security bars, motion sensing lights and a centrally monitored home security system, or other similar security expenses for your residence premises, up to a maximum of \$15,000;
- related temporary relocation expenses for you and your family members, up to a maximum of \$15,000;
- salary lost during the first 60 days after an act committed as part of a stalking threat occurrence, up to a maximum of \$15,000 for each person (you and your family members), in excess of any other valid and collectible benefits including disability insurance, workers' compensation insurance, unemployment compensation, salary and wage continuation, or other similar salary replacement plans.

The most we will pay per policy period is \$60,000 for all stalking threat expenses combined, regardless of the number of stalking threat occurrences.

Home Invasion Coverage

We will pay for home invasion expenses you, a family member, or your guest incur solely and directly as a result of a home invasion occurrence.

"Home invasion occurrence" means an unlawful act of violence or threat of violence to you, a family member, or your guest by a person who unlawfully entered your residence premises, temporary residence, a watercraft, or a motor home while you, a family member, or your guest are present.

"Home invasion expenses" means the reasonable costs for:

- related medical expenses, up to \$50,000 for each person (you, a family member, or your guest), to a maximum of \$100,000 for each home invasion occurrence, when incurred within one year after the home invasion occurrence;

Reference Copy

Home Invasion Coverage

(continued)

- related psychiatric services up to \$25,000 for each person (you, a family member, or your guest), up to a maximum of \$50,000 for each home invasion occurrence, when incurred within one year after the home invasion occurrence;
- related rest and recuperation expenses for you, a family member, or your guest, up to a maximum of \$15,000, for each home invasion occurrence, as prescribed by a physician, psychologist or other authorized mental health professional (other than you or a family member), when incurred within 180 days after the home invasion occurrence;
- salary lost during the first 60 days after the home invasion occurrence, up to \$15,000 for each person (you, a family member, or your guest), up to a maximum of \$30,000 for each home invasion occurrence, in excess of any other valid and collectible benefits including disability insurance, workers' compensation insurance, unemployment compensation, salary and wage continuation or other similar salary replacement plans;
- related residential security expenses for you to change all locks, install or improve security bars, motion sensing lights and a centrally monitored home security system, or other similar security expenses for your residence premises, up to a maximum of \$15,000;
- related professional security consultant and professional security guard services for you or a family member up to a maximum of \$15,000 for each home invasion occurrence;
- related temporary relocation expenses for you, a family member, or your guest, up to a maximum of \$15,000, when incurred within 60 days after the home invasion occurrence;
- reimbursement of the homeowners deductible incurred by you applicable to damage sustained at your residence premises in the home invasion occurrence, up to a maximum of \$15,000.

We will also pay up to a maximum of \$15,000 for each home invasion occurrence to any person or organization not causing that occurrence for information not otherwise available leading to the arrest and conviction of any person(s) who caused the home invasion occurrence. The following are not eligible to receive this reward payment: you, a family member, or your guest.

"Your guest" means:

- any regular domestic employee at the residence premises; or
- any other person invited as a guest by you or a family member to your residence premises or temporary residence.

Your guest does not include individuals who live with you or a family member and are not related to you or a family member.

"Temporary residence" means:

- a private dwelling not owned by you;
- the private room(s) in a hotel, motel, inn, villa, spa, resort, hostel, or dormitory; or
- the private room(s) in a commercial ocean liner or other similar commercial watercraft, that you or a family member is occupying or is visiting by invitation.

"Watercraft" means a watercraft with sleeping quarters that is not a commercial ocean liner or other similar commercial watercraft.

Reference Copy

Air Rage or Road Rage Coverage

We will pay for air rage or road rage expenses you or a family member incur solely and directly as a result of an air rage or road rage occurrence.

"Air rage occurrence" means physical bodily harm from a violent act or acts against you or a family member inflicted or caused by another person while you or a family member are occupying, entering into, or disembarking a commercial aircraft as a passenger. This incident must be documented by the pilot or crew to the governing authority having jurisdiction over the aircraft. This coverage does not apply to air rage occurrences on a commercial aircraft with a scheduled departure, layover, or destination point which are designated as a "Do not travel" area by the United States Department of State - Bureau of Consular Affairs.

"Road rage occurrence" means an act or acts of violence against you, a family member, or your motor vehicle by an operator or passenger of another motor vehicle, using their motor vehicle, a weapon, himself, or herself as the means of aggression against you, your family member, or your motor vehicle, immediately resulting from an incident that occurred while you or a family member was operating or occupying a motor vehicle on a roadway or parking lot. This incident must be documented in a police report.

"Air rage or road rage expenses" means the reasonable costs for:

- related medical expenses up to \$50,000 for each person (you or a family member), up to a maximum of \$100,000 for each air rage or road rage occurrence, when incurred within one year after the air rage or road rage occurrence;
- related psychiatric services up to \$25,000 for each person (you or a family member), up to a maximum of \$50,000 for each air rage or road rage occurrence, when incurred within one year after the air rage or road rage occurrence;
- related rest and recuperation expenses for you or a family member, up to a maximum of \$15,000 for each air rage or road rage occurrence, as prescribed by a physician, psychologist or other authorized mental health professional (other than you or a family member), when incurred within 180 days after the air rage or road rage occurrence;
- salary lost during the first 60 days after the air rage or road rage occurrence, up to \$15,000 for each person (you or a family member), up to a maximum of \$30,000 for each air rage or road rage occurrence, in excess of any other valid and collectible benefits including disability insurance, workers' compensation insurance, unemployment compensation, salary and wage continuation, or other similar salary replacement plans;
- reimbursement of the covered vehicle's comprehensive or collision deductible incurred by you applicable to damage sustained by the covered vehicle in the road rage occurrence, up to a maximum of \$15,000;

Reference Copy

Air Rage or Road Rage Coverage

(continued)

- the non-refundable expenses incurred by you or a family member for your or a family member's scheduled trip, up to a maximum of \$5,000, for each air rage occurrence for the following:
 - additional accommodations or transportation to bring you or a family member to the original destination if you or your family member missed the original departure;
 - additional accommodations or transportation to bring you or a family member to the return destination, or to travel from the place where the trip was interrupted to the place where you or a family member can rejoin the trip; and
 - the unused portion of land, sea, or air arrangements or accommodations that you or a family member paid as part of the trip,due to the scheduled trip's cancellation or interruption caused by an air rage occurrence.

"Covered vehicle" means any private passenger vehicle, motorcycle or motor home you or a family member owns, rents or has furnished for regular use.

Hijacking Coverage

We will pay for hijacking expenses you or a family member incurs solely and directly as a result of a hijacking occurrence.

"Hijacking occurrence" means the unlawful detention of you or a family member by violence or threat of violence by a person or group, where such unlawful detention occurs for a duration in excess of four hours while in or aboard a commercial conveyance. This coverage does not apply to hijacking occurrences on a commercial conveyance with a scheduled departure, layover, or destination point which are designated as a "Do not travel" area by the United States Department of State - Bureau of Consular Affairs.

"Hijacking expenses" means the reasonable costs for:

- related medical expenses up to \$50,000 for each person (you or a family member), up to a maximum of \$100,000 for each hijacking occurrence, when incurred within one year after the hijacking occurrence;
- related psychiatric services up to \$25,000 for each person (you or a family member), up to a maximum of \$50,000 for each hijacking occurrence, when incurred within one year after the hijacking occurrence;
- related rest and recuperation expenses for you or a family member, up to a maximum of \$15,000 for each hijacking occurrence, as prescribed by a physician, psychologist or other authorized mental health professional (other than you or a family member), when incurred within 180 days after the hijacking occurrence;
- salary lost during the first 60 days after the hijacking occurrence, up to \$15,000 for each person (you or a family member), up to a maximum of \$30,000 for each hijacking occurrence, in excess of any other valid and collectible benefits including disability insurance, workers' compensation insurance, unemployment compensation, salary and wage continuation, or other similar salary replacement plans;

Reference Copy

Hijacking Coverage

(continued)

- the non-refundable expenses incurred by you or a family member for your scheduled trip, up to a maximum of \$5,000, for each hijacking occurrence for the following:
 - additional accommodations or transportation to bring you or a family member to the original destination if you or a family member missed the original departure;
 - additional accommodations or transportation to bring you or a family member to the return destination, or to travel from the place where the trip was interrupted to the place where you or a family member can rejoin the trip; and
 - the unused portion of land, sea, or air arrangements or accommodations that you or a family member paid as part of the trip,due to the scheduled trip's cancellation or interruption caused by a hijacking occurrence.

Cyberbullying Coverage

We will pay for cyberbullying expenses you or a family member incur solely and directly as a result of a cyberbullying occurrence.

"Cyberbullying occurrence" means two or more similar or related acts of harassment or intimidation, including defamation of character, invasion of privacy, or threats of violence:

- committed against you or your family members;
- by computer, telephone, portable device (such as a smartphone, electronic tablets or handheld computers), or any similar electronic device or means, first committed within the policy period;
- resulting in:
 - wrongful termination;
 - false arrest;
 - wrongful discipline of you or a family member by a governing official or body of a primary or secondary school, institution of higher education, or private school; or
 - debilitating shock, mental anguish, or mental injury, as diagnosed by a licensed physician, psychologist or other authorized mental health professional (other than you or a family member), leading to the inability of you or a family member to attend school full-time or work for more than one week.

Any such acts:

- committed by any person or group of persons acting in concert; or
 - in which any person or group of persons is involved or implicated,
- are considered to be one occurrence, even if a series of similar or related acts occurs over multiple policy periods.

Cyberbullying occurrence does not mean an occurrence for acts against you or a family member arising out of business activities or the pursuit or holding of a public office by you or a family member.

"Cyberbullying expenses" means the reasonable costs for:

- related psychiatric services up to \$25,000 for each person (you or a family member) when incurred within one year after an act committed as part of the cyberbullying occurrence;
- related rest and recuperation expenses for you or a family member up to a maximum of \$15,000 for each cyberbullying occurrence, as prescribed by a physician, psychologist or other authorized mental health professional (other than you or a family member), when incurred within 180 days after an act committed as part of the cyberbullying occurrence;

Reference Copy

Cyberbullying Coverage

(continued)

- salary lost due to wrongful termination during the first 60 days after an act committed as part of the cyberbullying occurrence, up to a maximum of \$15,000 for each person (you or a family member), up to a maximum of \$30,000 for each cyberbullying occurrence, in excess of any other valid and collectible benefits including disability insurance, workers' compensation insurance, unemployment compensation, salary and wage continuation, or other similar salary replacement plans;
- related temporary relocation expenses for you and your family members, up to a maximum of \$15,000, when incurred within 60 days after an act committed as part of the cyberbullying occurrence;
- related temporary private tutoring expenses or any increase in expense for school enrollment if the student relocates to an alternative but similar school, up to \$15,000 for you or a family member when incurred within 60 days after an act committed as part of the cyberbullying occurrence;
- the following related reasonable costs you or a family member incurs, up to \$15,000 per person, up to a maximum of \$30,000 for each cyberbullying occurrence, when incurred within one year after an act committed as part of the cyberbullying occurrence for:
 - a professional public relations consultant;
 - a professional digital forensic analyst to aid in prosecution;
 - a professional cyber security consultant;
 - a reputation management firm.

The most we will pay for all cyberbullying expenses combined for the cyberbullying occurrence is \$60,000.

Home and Vehicle Modification Expenses

We will pay up to \$25,000 for each occurrence for home and vehicle modification expenses if you or a family member suffers a permanent physical injury solely and directly as a result of a carjacking, hijacking, child abduction, home invasion, air rage or road rage occurrence.

We will not pay more than this amount of coverage for home and vehicle modification expenses for a covered carjacking, hijacking, child abduction, home invasion, air rage or road rage occurrence, regardless of how many policies or people are involved in the occurrence.

"Home and vehicle modification expenses" means those reasonable expenses incurred by you or a family member within two years of a carjacking, hijacking, child abduction, home invasion, air rage or road rage occurrence for the necessary costs to improve accessibility and use of your residence premises or your vehicle(s) or those of a family member.

These modifications must be:

- recommended by a physician;
- appropriate for the condition of the individual who suffered the permanent physical injury;
- made by service providers experienced in making such modifications; and
- in compliance with any applicable laws or ordinances.

Reference Copy

Conditions

The following conditions applicable to Family Protection Coverage are in addition to the General Conditions and Special Conditions described under Policy Terms.

Duplicate coverages

The following is added to General Conditions, Duplicate Coverages: However, when both Family Protection Coverage and Personal Liability Coverage are shown in the Coverage Summary, and a loss is covered under Child Abduction Coverage and Kidnap expenses, your amount of coverage will equal the combined total of both Child Abduction Coverage and Kidnap expenses subject to the policy provisions. In no event will we make duplicate payments.

Other insurance

This insurance is excess over any other insurance except that written specifically to cover excess over the amount of coverage that applies in this policy.

Your duties after a loss

In case of a carjacking, hijacking, child abduction, stalking threat, home invasion, air rage or road rage, or cyberbullying occurrence, you or a family member shall perform the following duties that apply:

Notification. You must notify us or your agent as soon as possible. In the case of a carjacking, hijacking, stalking threat, home invasion, air rage or road rage occurrence, you or a family member also shall notify an applicable law enforcement agency as soon as possible. In the case of a child abduction occurrence, you or a family member also shall notify an applicable law enforcement agency no later than the recovery of the abducted child or verification of the abducted child's loss of life, whichever comes first.

Assistance. You must provide us or cause us to be provided with all available information and cooperate with us fully.

Proof of loss. At our request you must submit to us or cause to be submitted, within 60 days after we request an affirmative proof of loss with full particulars. Failure to give written proof of loss within this time frame will not invalidate or reduce any claim if notice is given as soon as reasonably possible.

Examination. We have the right to examine under oath as often as we may reasonably require, you, family members, covered relatives, the abducted child, and your guests, and have them subscribe the same. We may also ask you to give us a signed description of the circumstances surrounding a loss and to produce all records and documents we request and permit us to make copies.

Reference Copy

Conditions

(continued)

Physical examination. A person making a claim under Family Protection Coverage must submit as often as we reasonably require to physical examinations by physicians we select. Any examinations that we require will be done at our expense.

Exclusions

These exclusions apply to this part of your Masterpiece Policy, unless stated otherwise.

False report. We do not cover loss arising from a false report of carjacking, hijacking, stalking threat, child abduction, home invasion, air rage or road rage, or cyberbullying by you or a family member or any person acting on behalf of you or a family member, whether acting alone or in collusion with others.

Acts of certain persons. We do not cover any loss caused by:

- you or a family member;
- a covered relative;
- any guardian or former guardian of you or a family member;
- an estranged spouse or former spouse of you, a family member, or a covered relative;
- any domestic partner, estranged domestic partner, or former domestic partner of you, a family member, or a covered relative;
- any person unrelated to you or a family member who lives with you or has ever lived with you for 6 or more months, other than a domestic employee, residential staff, or a person employed by you for farm work;
- a relative, guardian, or former guardian of an abducted child who is in your care or a family member's care;
- a civil authority; or
- any person acting on behalf of any of the above, whether acting alone or in collusion with others.

We do not cover any loss under Hijacking, Air Rage or Road Rage Coverages caused by any person you or a family member personally knows. We do not cover a loss under Cyberbullying Coverage caused by an employer or co-worker. This exclusion does not apply to coverage provided under Stalking Threat Coverage.

Children in your care. We do not cover child abduction expenses for children in the care of you or a family member when:

- you or a family member is participating in any organized activity with or in association with any organization or entity;
- you or a family member is providing this care as a home day care provider in your residence premises and you or a family member earns annual gross revenues in excess of \$5,000 as a home day care provider; or
- you or a family member is providing this care as an employee or volunteer of a for-profit or not-for-profit entity providing service for the care of children.

But we do cover your children, the children of a family member, or the children of a covered relative, in the care of you or a family member for child abduction expenses.

Reference Copy

Exclusions

(continued)

Your guest. We do not cover your guest(s) in a temporary residence who share the cost of the lodging.

Legal counsel. We do not cover the costs of legal counsel.

Salary lost. We do not cover salary lost under carjacking expenses, hijacking expenses, child abduction expenses, stalking threat expenses, home invasion expenses, air rage expenses, road rage expenses, or cyberbullying expenses if immediately prior to the carjacking occurrence, hijacking occurrence, child abduction occurrence, stalking threat occurrence, home invasion occurrence, air rage occurrence, road rage occurrence, or cyberbullying occurrence the person with salary lost was receiving disability insurance, social security disability, unemployment compensation, or was on personal or medical leave.

Substance abuse treatment. We do not cover any expenses for substance abuse treatments unless the substance abuse was directly caused by the carjacking, hijacking, child abduction, home invasion, air rage or road rage occurrence.

Vehicles used for a fee. We do not cover any loss arising out of the ownership or operation of a vehicle while it is being used as a public or livery conveyance, including while the vehicle is being used for ride sharing in connection with a ride sharing program, for a fee. This exclusion does not apply to a shared-expenses car pool, unless another exclusion applies.

"Ride sharing" means the use of any vehicle in connection with a ride sharing program during any time period when the driver is logged into an online-enabled ride sharing application or digital network as a driver, when the driver accepts a requested ride, is en route to pick up a passenger, or is transporting a passenger until the passenger departs the vehicle.

"Ride sharing program" means a transportation network, service, or any arrangement in which drivers and passengers arrange transportation services, including through an online-enabled ride sharing application or digital network.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, riot, civil commotion, rebellion, revolution, warlike acts by a military force or personnel, usurped power, governmental intervention, expropriation or nationalization, any action taken in hindering or defending against any of these, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss.

Reference Copy

This part of your Masterpiece Policy provides you with Cyber Protection Coverage for you or a family member anywhere in the world, unless stated otherwise or an exclusion applies.

Cyber Protection Coverage is composed of the following coverages:

- Cyber Extortion Coverage
- Cyber Financial Loss Coverage
- Cyber Personal Protection Coverage

Payment for a Loss

Maximum amount of coverage

Maximum amount of coverage per policy period for Cyber Extortion Coverage. Each amount of coverage shown in the Coverage Summary for Cyber Extortion Coverage is the Maximum amount of coverage per policy period for that coverage. This is the most we will pay for the sum of all covered expenses during the policy period, regardless of the number of policies, claims, people, or occurrences. This amount of coverage is subject to the Maximum aggregate amount of coverage per policy period.

Maximum amount of coverage per policy period for Cyber Financial Loss Coverage. Each amount of coverage shown in the Coverage Summary for Cyber Financial Loss Coverage is the Maximum amount of coverage per policy period for that coverage. This is the most we will pay for the sum of all covered expenses during the policy period, regardless of the number of policies, claims, people, or occurrences. This amount of coverage is subject to the Maximum aggregate amount of coverage per policy period.

Maximum amount of coverage per policy period for Cyber Personal Protection Coverage. Each amount of coverage shown in the Coverage Summary for Cyber Personal Protection Coverage is the Maximum amount of coverage per policy period for that coverage. This is the most we will pay for the sum of all covered expenses during the policy period, regardless of the number of policies, claims, people, or occurrences. This amount of coverage is subject to the Maximum aggregate amount of coverage per policy period.

Maximum aggregate amount of coverage per policy period. The Maximum aggregate amount of coverage per policy period provided for Cyber Protection Coverage is shown in the Coverage Summary. This is the most we will pay for the sum of all covered expenses during the policy period, regardless of the number of coverages, claims, people, occurrences, or policies issued by a direct or indirect subsidiary of Chubb Limited.

Cyber Protection Coverage

We provide coverage for cyber extortion, cyber financial loss, cyber breach of privacy, cyber bullying, and cyber disruption occurrences, as defined under this part of your Masterpiece Policy, during the policy period, unless stated otherwise or an exclusion applies. Exclusions to these coverages are described in **Exclusions**.

Reference Copy

Cyber Protection Coverage

(continued)

"Account funds" means traceable funds from any personal account, credit card or credit line held in a financial institution that you, your family member, and with your authority, your employee may access, provided each user with access has complied with the terms and conditions of the personal account, credit card or credit line. Account funds does not mean cryptocurrency or any other electronic currency not authorized by a sovereign government as part of its currency.

"Business":

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

"Cyber breach of privacy occurrence" means theft, loss, or unauthorized access of your or a family member's personal information first discovered during the policy period arising out of a cyber attack which results in the publication of your or a family member's personal information that:

- defames the character of you or a family member;
- compromises the security of your residence, or puts you or a family member at physical risk; or
- leads to:
 - wrongful termination;
 - false arrest;
 - wrongful discipline of you or a family member by a governing official or body of a primary or secondary school, institution of higher education, or private school; or
 - debilitating shock, mental anguish, or mental injury, as diagnosed by a licensed physician, psychologist or other authorized mental health professional (other than you or a family member), leading to the inability of you or a family member to attend school full-time or work for more than one week.

"Cyber bullying occurrence" means two or more similar or related acts of harassment or intimidation, including defamation of character, invasion of privacy, or threats of violence first discovered during the policy period:

- committed against you or your family members;
- by computer, telephone, portable device (such as a smartphone, electronic tablets or handheld computers), or any similar electronic device or means, first committed within the policy period; and
- resulting in:
 - wrongful termination;
 - false arrest;
 - wrongful discipline of you or a family member by a governing official or body of a primary or secondary school, institution of higher education, or private school; or
 - debilitating shock, mental anguish, or mental injury, as diagnosed by a licensed physician, psychologist or other authorized mental health professional (other than you or a family member), leading to the inability of you or a family member to attend school full-time or work for more than one week.

Reference Copy

Cyber Protection Coverage

(continued)

"Cyber disruption occurrence" means loss first discovered during the policy period arising out of a cyber attack which results in the interruption of continuous, normal operation of your:

- electronic household management systems, where such interruption:
 - denies you or a family member access to your residence; or
 - would make your residence uninhabitable; or
- incidental business at home.

"Cyber extortion occurrence" means one or more similar or related acts of ransomware first discovered during the policy period, which arise out of a cyber attack committed directly against electronic data processing property which you or a family member owns or possesses and threatens the following unless a payment is made:

- to release, divulge, disseminate, destroy, or use your or a family member's personal information;
- to cause failure to electronic data processing property owned by you or a family member; or
- to restrict or inhibit access to your or a family member's electronic data processing property or personal information.

"Cyber extortion occurrence" also means one or more similar or related acts of social engineering fraud first discovered during the policy period, committed directly against you or a family member, or an authorized employee through an email, electronic message, text message, phone call or written instruction, containing intentional misrepresentation(s) of a material fact that induces you or a family member to voluntarily transfer, pay or deliver account funds to a third party or entity.

"Cyber financial loss occurrence" means one or more similar or related acts first discovered during the policy period, which arise out of a cyber attack and result in theft of your or a family member's personal account funds from a financial institution, without your knowledge, your family's knowledge, or the knowledge of your employee who is authorized to access the financial account from which the theft occurred. "Cyber financial loss occurrence" does not include the following, regardless of whether it results from a cyber attack:

- a payment or transfer of account funds by you, your family member, or your authorized employee;
- unauthorized credit card charges; or
- unauthorized loans obtained in your or your family member's name.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), and photo, video, music, and movie files.

"Electronic data" means information, concepts, knowledge, facts, or instructions which are stored digitally. "Electronic data" does not mean tangible property, nor is tangible property electronic data.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;

Reference Copy

Cyber Protection Coverage

(continued)

- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

"Financial institution" means a bank, savings association, credit union, credit institution or company issuing credit, or any other person or entity that:

- is located in the United States of America or Canada;
- is regulated and/or insured by a federal, state or provincial governmental entity of the United States of America or Canada; and
- directly or indirectly holds account funds belonging to you or a family member.

"Incidental business at home" is a business activity, other than farming, conducted by you in whole or in part on your residence premises which must:

- not yield gross revenues in excess of \$15,000 in any year;
- have no employees subject to any workers' compensation, disability benefits, unemployment compensation, or other similar laws;
- conform to local, state, and federal laws.

"Occurrence":

In lieu of the definition for "occurrence" in the Introduction, the following definition of "occurrence" applies:

"Occurrence" means a loss or accident to which this insurance applies occurring within the policy period. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence. An occurrence or series of related occurrences is considered to be one occurrence, even if an occurrence or series of related occurrences continues into a subsequent policy period.

For all occurrences covered under Cyber Protection Coverage, any acts committed as part of a cyber attack, and:

- committed by any person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, are considered to be one occurrence, even if a series of similar or related acts occurs over multiple policy periods.

"Personal information" means the following nonpublic or private personal information:

- a natural person's name, mailing address, email address, telephone number, social security number, medical or healthcare data, biometric records, other protected health information, driver's license number, or state identification number;
- personal bankcard, credit card, debit card or account numbers in combination with associated security codes, access codes, passwords or pins, or account histories;
- emails, text messages, voice or other electronic or digital messaging, Internet browsing history, or personal photos or videos that can reasonably be assumed to remain private.

"Personal information" does not include publicly available information that is lawfully made available to the general public.

Reference Copy

Cyber Protection Coverage

(continued)

"Physician" means a person who is licensed as a medical doctor or a doctor of osteopathy under the laws of the jurisdiction in which treatment is given and who is qualified to provide such medical treatment. A physician does not include you or a family member.

"Social engineering fraud" means one or more similar or related acts committed by an imposter posing as a person or legitimate organization that you, a family member, or an authorized employee reasonably assumes has an authentic purpose, and which misleads you, a family member or an authorized employee to transfer account funds.

"Specified relative" means the following relatives of the person named in the Coverage Summary or a spouse who lives with that person:

- children, their children or other descendants of theirs;
 - parents, grandparents or other ancestors of theirs; or
 - siblings, their children or other descendants of theirs,
- who do not live with you, including spouses or domestic partners of all of the above. Parents, grandparents and other ancestors include adoptive parents, stepparents and step-grandparents.

Cyber Extortion Coverage

We will pay for cyber extortion expenses you or a family member incurs solely and directly as a result of a cyber extortion occurrence. The Maximum amount of coverage per policy period for Cyber Extortion Coverage is shown in the Coverage Summary. All amounts of coverage under Cyber Extortion Coverage are subject to the Maximum aggregate amount of coverage per policy period for Cyber Protection Coverage. Coverage applies only if the amount incurred for cyber extortion expenses, defined below, exceeds \$1,000, and you, your family member, or your employee who has access to your account funds with your authority:

- receive a demand for payment or ransom in exchange for the mitigation of the cyber attack or removal of any threat of a cyber attack; or
- is a victim of social engineering fraud, as described in the definitions of "Social engineering fraud" and "Cyber extortion occurrence", which induces you or a family member to voluntarily transfer, pay or deliver account funds to a third party or entity.

"Cyber extortion expenses" means the necessary, reasonable costs incurred by you or a family member to:

- reimburse the loss of account funds or cryptocurrency as a result of a cyber extortion occurrence arising from an act of ransomware. You must obtain prior approval from us before you or your family member, or anyone acting on your behalf, makes any payment as a result of a cyber extortion occurrence arising from an act of ransomware;
- reimburse the loss of account funds as a result of a cyber extortion occurrence arising from an act of social engineering fraud;
- replace, repair, restore, or recover electronic data processing equipment as a result of the cyber extortion occurrence and owned by you or a family member; and

Reference Copy

Cyber Extortion Coverage

(continued)

- retain the following professional services related to a cyber extortion occurrence, within one year after the discovery of an act committed as part of such occurrence:
 - a professional public relations consultant;
 - a professional digital forensic analyst to aid in prosecution;
 - a professional cyber security consultant;
 - a reputation management firm;
 - attorney fees for legal guidance on how to respond to a cyber extortion occurrence, with prior notice to us.

The most we will pay per policy period for all cyber extortion expenses combined is the Maximum amount of coverage per policy period for Cyber Extortion Coverage, subject to the Maximum aggregate amount of coverage per policy period for Cyber Protection Coverage.

Cyber Financial Loss Coverage

We will pay for cyber financial loss expenses you or a family member incurs solely and directly as a result of a cyber financial loss occurrence. The Maximum amount of coverage per policy period for Cyber Financial Loss Coverage is shown in the Coverage Summary. All amounts of coverage under Cyber Financial Loss Coverage are subject to the Maximum aggregate amount of coverage per policy period for Cyber Protection Coverage.

"Cyber financial loss expenses" means the reimbursement of your or a family member's non-recoverable account funds and any of the following necessary, reasonable costs incurred by you or a family member related to a cyber financial loss occurrence:

- ensuing damages or expenses for which you or a family member may become legally liable to a third party arising from loss of your or a family member's identity and subsequent theft or fraud;
- salary lost due to time off from work for you or a family member to complete fraud affidavits, meet with law enforcement agencies, credit agencies, merchants, or legal counsel during the first 60 days after discovery of an act committed as part of the cyber financial loss occurrence, up to a maximum of \$5,000 for each cyber financial loss occurrence, in excess of any other valid and collectible benefits including disability insurance, workers' compensation insurance, unemployment compensation, salary and wage continuation, or other similar salary replacement plans; or
- attorney fees, up to a maximum of 20% of the Maximum amount of coverage per policy period for Cyber Financial Loss Coverage shown in the Coverage Summary, with prior notice to us for:
 - the defense of you or a family member against a lawsuit(s) related to the cyber financial loss occurrence by a business or a collection agency;
 - the removal of criminal or civil judgements related to the cyber financial loss occurrence wrongly entered against you or a family member; or
 - any challenge to the information in a consumer credit report for you or a family member.

The most we will pay per policy period for all cyber financial loss expenses combined is the Maximum amount of coverage per policy period for Cyber Financial Loss Coverage, subject to the Maximum aggregate amount of coverage per policy period for Cyber Protection Coverage.

Reference Copy

Cyber Personal Protection Coverage

We will pay for cyber personal protection expenses you or a family member incurs solely and directly as a result of a cyber breach of privacy occurrence, cyber bullying occurrence, or cyber disruption occurrence. Coverage applies only if the amount incurred for cyber personal protection expenses, defined below, exceeds \$500.

The Maximum amount of coverage per policy period for Cyber Personal Protection Coverage for all cyber breach of privacy, cyber bullying, and cyber disruption occurrences combined is shown in the Coverage Summary. All amounts of coverage under Cyber Personal Protection Coverage are subject to the Maximum aggregate amount of coverage per policy period for Cyber Protection Coverage.

"Cyber personal protection expenses" means the necessary, reasonable costs incurred by you or a family member for:

- related psychiatric services for you or a family member, when incurred within 180 days after an act committed as part of an occurrence under Cyber Personal Protection Coverage;
- a cyber breach of privacy occurrence or a cyber bullying occurrence, related rest and recuperation expenses for you or a family member, as prescribed by a physician, psychologist or other authorized mental health professional (other than you or a family member), up to a maximum of 20% of the Maximum amount of coverage per policy period for Cyber Personal Protection Coverage shown in the Coverage Summary, when incurred within 180 days after an act committed as part of such occurrence;
- related salary lost during the first 60 days after discovery of an act committed as part of an occurrence under Cyber Personal Protection Coverage for you or a family member, up to a maximum of \$5,000 per policy period, in excess of any other valid and collectible benefits including disability insurance, workers' compensation insurance, unemployment compensation, salary and wage continuation, or other similar salary replacement plans;
- related replacement, repair, restoration, or recovery of electronic data processing property as a result of an occurrence under Cyber Personal Protection Coverage and owned by you or a family member, up to the amount of coverage shown in the Coverage Summary for Cyber Personal Protection Coverage, or \$100,000, whichever is less, per policy period;
- a cyber bullying occurrence, the related temporary private tutoring expenses or any increase in expense for school enrollment if the student (you or a family member) relocates to an alternative but similar school, up to a maximum of 20% of the Maximum amount of coverage per policy period for Cyber Protection Coverage shown in the Coverage Summary, when incurred within 60 days after an act committed as part of such occurrence;
- a cyber breach of privacy occurrence or a cyber bullying occurrence, related temporary relocation expenses for you and your family members, when incurred within 60 days after an act committed as part of such occurrence;
- a cyber disruption occurrence, related temporary relocation expenses for you and your family members, when incurred within 10 days after an act committed as part of such occurrence;
- a cyber disruption occurrence, related temporary relocation expenses to rent or lease alternative workspace for your incidental business at home, when incurred within 30 days after discovery of an act committed as part of such occurrence;
- a cyber breach of privacy occurrence or a cyber bullying occurrence, the following professional services, when incurred within one year after an act committed as part of such occurrence:
 - a professional public relations consultant;
 - a professional digital forensic analyst to aid in prosecution;

Reference Copy

Cyber Personal Protection Coverage

(continued)

- a professional cyber security consultant;
- a reputation management firm;
- attorney fees for legal guidance on how to respond to such occurrence, with prior notice to us.

The most we will pay per policy period for all cyber personal protection expenses combined is the Maximum amount of coverage per policy period for Cyber Personal Protection Coverage, subject to the Maximum aggregate amount of coverage per policy period for Cyber Protection Coverage.

Conditions

The following conditions applicable to Cyber Protection Coverage are in addition to the General Conditions and Special Conditions described under Policy Terms.

Duplicate coverages

The following is added to General Conditions, Duplicate Coverages: However, when both Cyber Protection Coverage and:

- Contents Coverage are shown in the Coverage Summary, and a loss is covered under this coverage part and your Contents Coverage, your amount of coverage will equal the total of the applicable coverage under Cyber Protection Coverage and Contents Coverage, subject to the policy provisions.
- Personal Liability Coverage are shown in the Coverage Summary, and a loss is covered under this coverage part and Personal Liability Coverage, your amount of coverage will equal the total of the applicable coverage under this coverage part and Personal Liability Coverage, subject to the policy provisions.
- Family Protection Coverage are shown, and a cyber bullying occurrence is covered under both parts, we will pay you under the part giving you the most coverage, but not under more than one part.

In no event will we make duplicate payments.

Other insurance

When other insurance applies to Cyber Protection Coverage, we will pay our share. Our share is the portion that the amount of coverage under this policy bears to the total of all applicable amounts of coverage.

Your duties after a loss

In case of a cyber bullying, cyber extortion, cyber financial loss, cyber disruption, or cyber breach of privacy occurrence, you or a family member shall perform the following duties that apply:

Notification. In the case of a cyber bullying, cyber extortion (except an occurrence involving ransomware), cyber disruption, or cyber breach of privacy occurrence, you or a family member shall notify us and the applicable law enforcement agency as soon as possible but not later than 30 days after you or a family member first discovers an act committed as part of any such occurrence.

Reference Copy

Conditions

(continued)

In the case of a cyber financial loss occurrence, you or a family member shall notify us, the applicable law enforcement agency, and your financial institution as soon as possible but not later than 30 days after you or a family member first discovers an act committed as part of a cyber financial loss occurrence.

Assistance. You must provide us or cause us to be provided with all available information and cooperate with us fully.

Cooperation. You must cooperate with us fully in any legal defense. This may include any association by us with you in defense of a claim reasonably likely to involve us.

Proof of loss. At our request you must submit to us or cause to be submitted, within 60 days after we request, an affirmative proof of loss with full particulars. This includes any additional information reasonably requested by us or a third party service provider acting on our behalf to investigate and audit any proof of loss relevant to any claim. Failure to give written proof of loss within this time frame will not invalidate or reduce any claim if notice is given as soon as reasonably possible.

Examination. We have the right to examine separately under oath as often as we may reasonably require you, your family members, and any other members of your household and have them subscribe the same. We may also ask you to give us a signed description of the circumstances surrounding a loss and to produce all records and documents we request and permit us to make copies.

Physical examination. A person making a claim under Cyber Protection Coverage must submit as often as we reasonably require to physical examinations by physicians we select. Any examinations that we require will be done at our expense.

Exclusions

These exclusions apply to this part of your Masterpiece Policy, unless stated otherwise.

Acts of certain persons. We do not cover any loss resulting from a malicious or fraudulent act caused by:

- a family member or a specified relative;
- any guardian or former guardian of you or a family member;
- an estranged spouse or former spouse of you, a family member, or a specified relative;
- any domestic partner, estranged domestic partner, or former domestic partner of you, a family member, or a specified relative;
- any person unrelated to you or a family member who lives with you or has ever lived with you for 6 or more months, other than a domestic employee, residential staff, or a person employed by you for farm work; or
- any person acting on behalf of any of the above, whether acting alone or in collusion with others.

We do not cover a loss from a cyber bullying occurrence caused by an employer or co-worker.

Reference Copy

Exclusions

(continued)

We also do not cover any loss by person(s) acting on behalf of a civil authority.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, riot, civil commotion, rebellion, revolution, warlike acts by a military force or personnel, usurped power, governmental intervention, expropriation or nationalization, any action taken in hindering or defending against any of these, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss.

Business activities. We do not cover any expenses arising out of business activities. However, this exclusion does not apply to covered expenses from a cyber disruption occurrence as provided under Cyber Personal Protection Coverage, unless another exclusion applies.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

False report. We do not cover loss arising from a false report of cyber bullying, cyber extortion, cyber financial loss, cyber disruption, or cyber breach of privacy by you or a family member or any person acting on behalf of you or a family member, whether acting alone or in collusion with others.

Insolvency. We do not cover any loss arising from any financial institution's bankruptcy, insolvency, receivership, liquidation or other financial restructuring or difficulties.

Legal counsel. We do not cover the costs of legal counsel, except as provided under Cyber Extortion Coverage, Cyber Financial Loss Coverage, and Cyber Personal Protection Coverage but only for a cyber breach of privacy occurrence or a cyber bullying occurrence, unless another exclusion applies.

Liability to others. We do not cover property damage or personal injury for which you or a family member may become legally liable to others. However, this exclusion does not apply to covered damages or expenses, as provided under Cyber Financial Loss Coverage, for which you or a family member may become legally liable to a third party arising from loss of your or a family member's identity and subsequent theft or fraud, unless another exclusion applies.

"Personal injury" means the following injuries, and resulting death:

- bodily injury;
- shock, mental anguish, or mental injury;
- false arrest, false imprisonment, or wrongful detention;
- wrongful entry or eviction;
- malicious prosecution or humiliation; and
- libel, slander, defamation of character, or invasion of privacy.

"Bodily injury" means physical bodily harm, including sickness or disease that results from it, and required care, loss of services and resulting death.

Reference Copy

Exclusions

(continued)

- Misconduct by you or a family member.** We do not cover loss arising from or attributable to any:
- dishonest, fraudulent, criminal, malicious or intentional act, error or omission, or any intentional or knowing violation of the law by you or a family member; or
 - activity intended to realize a benefit or financial gain in which you or a family member is not legally entitled.

Prior knowledge. We do not cover loss arising out of any act or circumstance that could reasonably be expected to lead to a claim under this part of your policy and which you or a family member first discovered, or were first made aware of, prior to the effective date of this part of your Masterpiece Policy.

Pursuit or holding of public office. We do not cover any expenses arising out of the pursuit or holding of an elected public office by you or a family member.

Salary lost. We do not cover salary lost if the person who lost salary was receiving, or was eligible to receive, workers' compensation, disability benefits, unemployment compensation, or was on personal or medical leave immediately prior to a covered cyber financial loss occurrence or a covered occurrence under Cyber Personal Protection Coverage.

Substance abuse treatment. We do not cover any expenses for substance abuse treatments unless the substance abuse was directly caused by a covered occurrence under Cyber Personal Protection Coverage.

Travel restriction. We do not cover any loss arising out of an occurrence if, at the time of the occurrence, you, your family member, or your authorized employee is located at a place which is designated as a "Do not travel" area by the United States Department of State - Bureau of Consular Affairs.

Vehicles used for a fee. We do not cover any loss arising out of the ownership or operation of a vehicle while it is being used as a public or livery conveyance, including while the vehicle is being used for ride sharing in connection with a ride sharing program, for a fee. This exclusion does not apply to a shared-expenses car pool, unless another exclusion applies.

"Ride sharing" means the use of any vehicle in connection with a ride sharing program during any time period when the driver is logged into an online-enabled ride sharing application or digital network as a driver, when the driver accepts a requested ride, is en route to pick up a passenger, or is transporting a passenger until the passenger departs the vehicle.

"Ride sharing program" means a transportation network, service, or any arrangement in which drivers and passengers arrange transportation services, including through an online-enabled ride sharing application or digital network.

Widespread event. We do not cover any loss arising out of a widespread event.

"Widespread event" means a cyber attack arising from a widespread trigger.

Reference Copy

Exclusions

(continued)

"Widespread trigger" means:

- a singular act or interdependent series of acts committed by a single person or persons acting in concert that originates outside of your or a family member's electronic data processing property; or
- a singular error, omission or failure or interdependent series of errors, omissions or failures of any person or electronic data processing property that originates outside of your or a family member's electronic data processing property, constituting or causing a cyber attack that in addition to impacting you or a family member, also impacts several other unrelated persons or entities independent of any electronic interaction with you or a family member.

Widespread trigger does not include an act or independent series of acts which deceive or manipulate you or any family member to execute subsequent, intervening actions in order to constitute or cause the occurrence.

"Unrelated persons or entities" means people or businesses that do not share material electronic interconnectivity with you or your family members. Unrelated persons or entities does not include your or your family members' personal friends, extended family members, or any business with which you or your family members share ongoing electronic interconnectivity.

Reference Copy

This part of your Masterpiece Policy provides you with coverage for equipment breakdown for your residential equipment unless stated otherwise or an exclusion applies.

This coverage applies at each Illinois location with Essential Equipment Breakdown Coverage shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for an equipment breakdown occurrence at each location is shown in the Coverage Summary. This is the most we will pay for all residential equipment damaged in any one occurrence.

Deductibles

The deductible amount per occurrence is shown in the Coverage Summary. This deductible will not be waived. However, if you have a covered equipment breakdown loss and ensuing loss is covered under the homeowners coverage part of this policy and the damage is not solely to that residential equipment, the amount of the applicable homeowners deductible will be reduced by the amount of the deductible applied to the covered equipment breakdown loss.

Payment basis

We will pay the full cost to replace the residential equipment without deduction for depreciation or the amount required to repair the damage, whichever is less, up to the amount of coverage shown in the Coverage Summary. Replaced or repaired residential equipment must be of similar purpose, quality, size and capacity.

For residential equipment which is obsolete or unusable for the purpose for which it was originally intended because of its age or condition, the payment basis will be actual cash value.

"Actual cash value" means we will pay the cost to replace the residential equipment less depreciation, or the amount required to repair the damage, whichever is less.

Essential Equipment Breakdown Coverage

In Essential Equipment Breakdown Coverage, a "covered loss" is an equipment breakdown to your residential equipment for your house or its other permanent structures on the same grounds, or your condominium or cooperative unit shown in the Coverage Summary, unless stated otherwise or an exclusion applies. A covered loss also includes the necessary cost for:

- removing debris solely due to equipment breakdown; and
- tearing out, repairing or replacing any part of the house or its other permanent structure, or your condominium or cooperative unit that is necessary to repair or replace the residential equipment due to an equipment breakdown.

This coverage applies if you begin to repair or replace the damaged residential equipment within 180 days from the date of loss or a later date if agreed to by us.

Reference Copy

Essential Equipment Breakdown Coverage

(continued)

We will not make any additional payments for a covered loss or Related coverages under any other part of this policy.

"Equipment breakdown" means sudden and accidental:

- mechanical breakdown;
- electrical or electronic breakdown; or
- rupture, bursting, implosion, or steam explosion;
of residential equipment resulting in direct physical loss to that residential equipment.

However, equipment breakdown does not mean loss caused by:

- rust, corrosion, erosion, deterioration or other gradual loss of efficiency or functionality;
- leakage or seepage at or from a connection, valve, fitting, shaft or seal; or
- a malfunction, error, or deficiency in programming or instructions to a computer, or a computer worm, virus, or other malware.

"Residential equipment" means equipment:

- permanently installed to service the house or its other permanent structure;
- permanently installed solely to service the condominium or cooperative unit;
that generates, transmits or utilizes energy, or which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.

"Residential equipment" does not include any of the following:

- part of a boiler, fired vessel or electric steam generator that does not contain steam or water,
- part of an unfired vessel that is not under:
 - pressure of the contents of the vessel, or
 - internal vacuum;
- insulation or refractory materials;
- piping forming part of a sprinkler system or water piping other than:
 - feed water piping between any steam boiler and its feed pumps or injectors,
 - steam boiler condensate return piping, and
 - water piping interconnecting vessels forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating;
- any equipment associated with power generation involving wind, steam, or water turbines;
- a cylinder not sealed in PVC (polyvinyl chloride) protection, containing a movable plunger or piston, mounted on or forming a part of an elevator or hoist; or
- the structure, foundation, cabinet or compartment containing the residential equipment.

Related coverages

In addition to covering equipment breakdown to your residential equipment, we provide other related coverages arising from the covered loss. These related coverages are in addition to the amount of coverage for equipment breakdown, unless stated otherwise or an exclusion applies. The deductible applies to all related coverages, unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Reference Copy

Essential Equipment Breakdown Coverage

CHUBB®

Related coverages

(continued)

Temporary living expenses. If you or a family member is unable to live in your house or its other permanent structure, or your condominium or cooperative unit due to a covered loss that results in loss of heat, air conditioning, electricity, or loss of use of an elevator or stair lift, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the kenneling of animals not primarily owned or kept for business use, up to \$25,000. We cover these expenses for the shortest amount of time to restore your house, other permanent structure or condominium or cooperative unit, to a condition that enables you and your family members to live in it or to repair or replace the damaged residential equipment. There is no deductible for temporary living expenses.

Expediting expenses. We cover the necessary and reasonable cost you incur to make temporary repairs and expedite permanent repairs or replacement resulting from a covered loss, up to \$5,000.

Spoilage. We cover perishable goods, which spoil due to a covered loss, up to \$5,000.

Land. Whenever there is a covered loss and the related repair or replacement of a buried vessel, piping or cable on the grounds of your house requires the excavation of land to access the damaged vessel, piping or cable, we will pay the necessary cost for the excavation and replacement of land. The amount of coverage is 10% of the amount of coverage for equipment breakdown. These payments do not increase the amount of coverage for equipment breakdown.

Pollution cleanup and removal. If a covered loss causes the escape, discharge, seepage, migration or release of pollutants, we will pay up to \$5,000 for the pollutant clean up and removal.

"Pollutant" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. "Contaminant" means an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Exclusions

These exclusions apply to your Essential Equipment Breakdown Coverage, including the Related coverages, unless stated otherwise.

Business equipment. We do not cover any loss to residential equipment solely used for a business.

Perils not covered. We do not cover any loss caused by, contributed to, or resulting from fire, lightning, combustion explosion, smoke, windstorm or hail, weight of snow, ice or sleet, flood, water damage, freezing, falling objects, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, earthquake, and earth movement. However, we do cover ensuing loss from an equipment breakdown due to fire, combustion explosion, smoke, water damage, or freezing if the damage is confined solely to that residential equipment.

Reference Copy

This part of your Masterpiece Policy provides you with coverage for equipment breakdown for your residential equipment unless stated otherwise or an exclusion applies.

This coverage applies at each Illinois location with Enhanced Equipment Breakdown Coverage shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for an equipment breakdown occurrence at each location is shown in the Coverage Summary. This is the most we will pay for all residential equipment damaged in any one occurrence.

Deductibles

The deductible amount per occurrence is shown in the Coverage Summary. This deductible will not be waived. However, if you have a covered equipment breakdown loss and ensuing loss is covered under the homeowners coverage part of this policy and the damage is not solely to that residential equipment, the amount of the applicable homeowners deductible will be reduced by the amount of the deductible applied to the covered equipment breakdown loss.

Payment basis

We will pay the full cost to replace the residential equipment without deduction for depreciation or the amount required to repair the damage, whichever is less, up to the amount of coverage shown in the Coverage Summary. However, for not permanently installed residential equipment, if the payment basis for contents coverage at the location is actual cash value, we will pay actual cash value for equipment breakdown. Replaced or repaired residential equipment must be of similar purpose, quality, size and capacity.

For residential equipment which is obsolete or unusable for the purpose for which it was originally intended because of its age or condition, the payment basis will be actual cash value.

"Actual cash value" means we will pay the cost to replace the residential equipment less depreciation, or the amount required to repair the damage, whichever is less.

Enhanced Equipment Breakdown Coverage

In Enhanced Equipment Breakdown Coverage, a "covered loss" is an equipment breakdown to your residential equipment for your house or its other permanent structures on the same grounds, or your condominium or cooperative unit shown in the Coverage Summary, unless stated otherwise or an exclusion applies. A covered loss also includes the necessary cost for:

- removing debris solely due to equipment breakdown; and
- tearing out, repairing or replacing any part of the house or its other permanent structure, or your condominium or cooperative unit that is necessary to repair or replace the residential equipment due to an equipment breakdown.

This coverage applies if you begin to repair or replace the damaged residential equipment within 180 days from the date of loss or a later date if agreed to by us.

Reference Copy

Enhanced Equipment Breakdown Coverage

CHUBB®

Enhanced Equipment Breakdown Coverage

(continued)

We will not make any additional payments for a covered loss or Related coverages under any other part of this policy.

"Equipment breakdown" means sudden and accidental:

- mechanical breakdown;
 - electrical or electronic breakdown; or
 - rupture, bursting, implosion, or steam explosion;
- of residential equipment resulting in direct physical loss to that residential equipment.

However, equipment breakdown does not mean loss caused by:

- rust, corrosion, erosion, deterioration or other gradual loss of efficiency or functionality;
- leakage or seepage at or from a connection, valve, fitting, shaft or seal; or
- a malfunction, error, or deficiency in programming or instructions to a computer, or a computer worm, virus, or other malware.

"Residential equipment" means equipment:

- permanently installed to service the house or its other permanent structure;
 - permanently installed solely to service the condominium or cooperative unit;
 - not permanently installed and an amount of coverage for contents for the house, condominium or cooperative is shown in the Coverage Summary;
- that generates, transmits or utilizes energy, or which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.

"Residential equipment" does not include any of the following:

- part of a boiler, fired vessel or electric steam generator that does not contain steam or water;
- part of an unfired vessel that is not under:
 - pressure of the contents of the vessel, or
 - internal vacuum;
- insulation or refractory materials;
- piping forming part of a sprinkler system or water piping other than:
 - feed water piping between any steam boiler and its feed pumps or injectors,
 - steam boiler condensate return piping, and
 - water piping interconnecting vessels forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating;
- any equipment associated with power generation involving wind, steam, or water turbines;
- a cylinder not sealed in PVC (polyvinyl chloride) protection, containing a movable plunger or piston, mounted on or forming a part of an elevator or hoist; or
- the structure, foundation, cabinet or compartment containing the residential equipment.

Related coverages

In addition to covering equipment breakdown to your residential equipment, we provide other related coverages arising from the covered loss. These related coverages are in addition to the amount of coverage for equipment breakdown, unless stated otherwise or an exclusion applies.

Reference Copy

Enhanced Equipment Breakdown Coverage

CHUBB®

Related coverages

(continued)

The deductible applies to all related coverages, unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Temporary living expenses. If you or a family member is unable to live in your house or its other permanent structure, or your condominium or cooperative unit due to a covered loss that results in loss of heat, air conditioning, electricity, or loss of use of an elevator or stair lift, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the kenneling of animals not primarily owned or kept for business use, up to \$50,000. We cover these expenses for the shortest amount of time to restore your house, other permanent structures or condominium or cooperative unit, to a condition that enables you and your family members to live in it or to repair or replace the damaged residential equipment. There is no deductible for temporary living expenses.

Rental value. If your tenants are unable to live in a part of your house or its other permanent structure, or your condominium or cooperative unit because of a covered loss, we cover the loss of rent you incur for the reasonable amount of time required to repair or replace your damaged residential equipment, during the rental agreement period, up to \$50,000. However, if the covered loss is to a house or its other permanent structure insured under Vacation Home House Coverage, we cover the loss of rent you incur for the reasonable amount of time required to repair or replace your damaged residential equipment during the rental agreement period, or 15 days, whichever is less, up to \$50,000.

Expediting expenses. We cover the necessary and reasonable cost you incur to make temporary repairs and expedite permanent repairs or replacement resulting from a covered loss, up to \$10,000.

Business equipment. We will pay up to \$25,000 for a covered loss to residential equipment used solely for a business. These payments do not increase the amount of coverage for Enhanced Equipment Breakdown.

Spoilage. We cover perishable goods, which spoil due to a covered loss, up to \$5,000.

Land. Whenever there is a covered loss and the related repair or replacement of a buried vessel, piping or cable on the grounds of your house requires the excavation of land to access the damaged vessel, piping or cable, we will pay the necessary cost for the excavation and replacement of land. The amount of coverage is 10% of the amount of coverage for equipment breakdown. These payments do not increase the amount of coverage for equipment breakdown.

Pollution cleanup and removal. If a covered loss causes the escape, discharge, seepage, migration or release of pollutants, we will pay up to \$10,000 for the pollutant clean up and removal.

"Pollutant" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. "Contaminant" means an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Reference Copy

Enhanced Equipment Breakdown Coverage

CHUBB®

Related coverages

(continued)

Green and safety improvements. If a covered loss requires the repair or replacement of the damaged residential equipment, we will pay the additional cost to repair or replace with equipment which qualifies as green or is safer than the equipment being replaced. However, we will not pay more than 125% of what the cost would have been to repair or replace with equipment of similar purpose, quality, size and capacity.

We will pay the additional reasonable and necessary costs incurred by you up to \$5,000 for:

- an accredited professional certified by a green authority to participate in the repair or replacement of the damaged residential equipment as green;
- certification or re-certification of the repaired or replaced residential equipment as green; and
- the removal, disposal or recycling of damaged residential equipment as green, but not including pollution cleanup and removal.

This Related coverage does not apply to residential equipment to which actual cash value applies.

"Green" means product, material, methods, processes:

- certified by "Green Authority" that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact; or
- labeled, or identified by the United States Government Department of Energy, Environmental Protection Agency, as energy efficient; or
- that meet the guidelines established in the LEED for Homes Rating System; or
- that meet the standards of any other similar organization that we deem appropriate.

"Green authority" means any authority on green building, products, materials, methods or process certified and accepted by LEED, Green Building Initiative Green Globes, Energy Star Rating System or any other recognized green rating system.

"LEED" means the Leadership in Energy and Environmental Design program of the United States Green Building Council.

Exclusions

These exclusions apply to your Enhanced Equipment Breakdown Coverage, including the Related coverages, unless stated otherwise.

Business equipment. We do not cover any loss to residential equipment used solely for a business other than as provided under Related Coverages.

Equipment off premises. We do not cover loss to any not permanently installed residential equipment that is off the premises of the house or outside of the condominium or cooperative unit.

Reference Copy



Exclusions

(continued)

Perils not covered. We do not cover any loss caused by, contributed to, or resulting from fire, lightning, combustion explosion, smoke, windstorm or hail, weight of snow, ice or sleet, flood, water damage, freezing, falling objects, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, earthquake, and earth movement. However, we do cover ensuing loss from an equipment breakdown due to fire, combustion explosion, smoke, water damage, or freezing if the damage is confined solely to that residential equipment.

Reference Copy

This part of your Masterpiece Policy provides you with personal liability coverage for which you or a family member may be legally responsible anywhere in the world unless stated otherwise or an exclusion applies.

Payment for a Loss

Amount of coverage

The amount of coverage for liability is shown in the Coverage Summary. We will pay on your behalf up to that amount for covered damages from any one occurrence, regardless of how many claims, homes, vehicles, watercraft or people are involved in the occurrence.

Any costs we pay for legal expenses (see **Defense coverages**) are in addition to the amount of coverage.

Personal Liability Coverage

We cover damages a covered person is legally obligated to pay for personal injury or property damage which takes place anytime during the policy period and are caused by an occurrence, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "you" in the Introduction, the following definition of "you" applies:
"You" means:

- the person named in the Coverage Summary, and a spouse who lives with that person;
- a personal asset protection entity and its partners, members or trustees but only with respect to:
 - their legal responsibility for the ownership, maintenance, or use of a residence premises, contents of such residences other than business property, property insured under a personal articles floater policy or similar policy issued by a direct or indirect subsidiary of Chubb Limited, vacant land, and an individual or family cemetery plot or burial vault;
 - their legal responsibility for the ownership, maintenance, or use of a vehicle or watercraft owned or rented by the personal asset protection entity covered under this part of your Masterpiece policy; and
- Employment practices liability coverage, if this coverage is shown in the Coverage Summary.

In lieu of the definition for "occurrence" in the Introduction, the following definition of "occurrence" applies:

"Occurrence" means:

- an accident which begins within the policy period resulting in bodily injury, shock, mental anguish, mental injury, or property damage; or
 - an offense first committed within the policy period resulting in:
 - false arrest, false imprisonment, or wrongful detention;
 - wrongful entry or eviction;
 - malicious prosecution or humiliation; or
 - libel, slander, defamation of character, or invasion of privacy,
- to which this insurance applies. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

Reference Copy

Personal Liability Coverage

(continued)

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies: "Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

A "covered person" means:

- you or a family member;
- any person using a vehicle or watercraft covered under this part of your Masterpiece policy with permission from you or a family member with respect to their legal responsibility arising out of its use;
- any person or organization with respect to their legal responsibility for covered acts or omissions of you or a family member; or
- any combination of the above.

"Personal asset protection entity" means a legal entity that was formed by you or on your behalf, and which owns or manages your residence premises, property of such residences, articles of value such as jewelry, fine art, silverware or collectibles, vacant land, or individual or family cemetery plots or burial vaults.

"Damages" means the sum that is paid or is payable to satisfy a claim settled by us or resolved by judicial procedure or by a compromise we agree to in writing.

"Personal injury" means the following injuries, and resulting death:

- bodily injury;
- shock, mental anguish, or mental injury;
- false arrest, false imprisonment, or wrongful detention;
- wrongful entry or eviction;
- malicious prosecution or humiliation; and
- libel, slander, defamation of character, or invasion of privacy.

"Bodily injury" means physical bodily harm, including sickness or disease that results from it, and required care, loss of services and resulting death.

"Property damage" means physical injury to or destruction of tangible property, and the resulting loss of its use. Tangible property includes the cost of recreating or replacing stocks, bonds, deeds, mortgages, bank deposits, and similar instruments, but does not include the value represented by such instruments.

"Registered vehicle" means any motorized land vehicle not described in "unregistered vehicle".

"Unregistered vehicle" means:

- any motorized land vehicle not designed for or required to be registered for use on public roads;
- any motorized land vehicle which is in dead storage at your residence;
- any motorized land vehicle used solely to service a residence premises shown in the Coverage Summary;
- any motorized land vehicle used to assist the handicapped that is not designed for or required to be registered for use on public roads; or
- golf carts.

Reference Copy

Personal Liability Coverage

(continued)

"Employment discrimination" means a violation of applicable employment discrimination law protecting any residential staff based on his or her race, color, religion, creed, age, sex, disability, national origin or other status according to any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico.

"Employment practices crisis" means:

- an allegation of, or your discovery of, a wrongful employment act committed against any residential staff that is reasonably likely to result in a civil action against you or a family member; or
- a threat by any residential staff to disclose publicly that you or a family member committed or allegedly committed a wrongful employment act.

"Reputation management firm" means:

- a professional public relations consulting firm;
- a professional security consulting firm; or
- a professional media management consulting firm.

"Residential staff" means your or a family member's employee who is:

- employed by you or a family member, or through a firm under an agreement with you or a family member, to perform duties related only to a covered person's domestic, personal, or business pursuits covered under this part of your policy;
- compensated for labor or services directed by you or a family member; and
- employed regularly to work 15 or more hours per week.

Residential staff includes a temporary worker. Residential staff does not include an independent contractor or any covered person.

"Temporary worker" means your or a family member's employee who is:

- employed by you or a family member, or through a firm under an agreement with you or a family member, to perform duties related only to a covered person's domestic, personal, or business pursuits covered under this part of your policy;
- compensated for labor or services directed by you or a family member; and
- employed to work 15 or more hours per week to substitute for any residential staff on leave or to meet seasonal or short-term workload demands for 30 consecutive days or longer during a 6 month period.

Temporary worker does not include an independent contractor or any covered person.

"Wrongful employment act" means any employment discrimination, sexual harassment, or wrongful termination of any residential staff actually or allegedly committed or attempted by you or a family member, while acting in the capacity as an employer, that violates applicable employment law of any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico. "Sexual harassment" as it relates solely to a wrongful employment act means unwelcome sexual advances, requests for sexual favors, or other conduct of a sexual nature that:

- is made a condition of employment of any residential staff;
- is used as a basis for employment decisions;
- interferes with performance of any residential staff's duties; or
- creates an intimidating, hostile, or offensive working environment.

Reference Copy

Personal Liability Coverage

(continued)

"Wrongful termination" means:

- the actual or constructive termination of employment of any residential staff by you or a family member in violation of applicable employment law; or
- breach of duty and care when you or a family member terminates an employment relationship with any residential staff.

Defense coverages

We will defend a covered person against any suit seeking covered damages for personal injury or property damage or for covered damages under Employment practices liability, if Employment practices liability coverage is shown in the Coverage Summary. We provide this defense at our own expense, with counsel of our choice, even if the suit is groundless, false, or fraudulent. We may investigate, negotiate, and settle any such claim or suit at our discretion.

As part of our investigation, defense, negotiation, or settlement we will pay:

- all premiums on appeal bonds required in any suit we defend;
- all premiums on bonds to release attachments for any amount up to the amount of coverage (but we are not obligated to apply for or furnish any bond);
- all expenses incurred by us;
- all costs taxed against a covered person;
- all interest accruing after a judgment is entered in a suit we defend on only that part of the judgment we are responsible for paying. We will not pay interest accruing after we have paid the judgment up to the amount of coverage;
- all prejudgment interest awarded against a covered person on that part of the judgment we pay or offer to pay. We will not pay any prejudgment interest based on that period of time after we make an offer to pay the amount of coverage;
- all earnings lost by each covered person at our request, up to \$50,000;
- other reasonable expenses incurred by a covered person at our request; and
- the cost of bail bonds required of a covered person because of a covered loss.

These Defense coverages are limited for Employment practices liability as follows:

Our duty to defend you or a family member and our obligation to pay defense expenses ends when we have exhausted the amount of coverage per occurrence for Employment practices liability shown in the Coverage Summary by paying for covered damages from any one occurrence, or exhausted the maximum annual amount of coverage for Employment practices liability shown in the Coverage Summary by paying for covered damages, whichever occurs sooner.

In jurisdictions where we may be prevented by local law from carrying out these Defense Coverages, we will pay only those defense expenses that we agree in writing to pay and that are incurred by you.

Extra Coverages

In addition to covering damages and defense costs, we also provide other related coverages. These coverages are in addition to the amount of coverage for damages and defense costs unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

Reference Copy

Extra Coverages

(continued)

Medical payments to others

We will pay the necessary medical expenses, up to a total of \$50,000 for each person, for personal injury to anyone except you or a family member. This coverage also does not apply to:

- a domestic employee of yours;
- any residential staff of yours; or
- a person employed by you for farm work, who is eligible to receive benefits voluntarily provided or required to be provided under any:
 - workers' compensation;
 - disability benefits;
 - unemployment compensation; or
 - other similar laws.

These expenses must be incurred or medically ascertained within three years of an accident that:

- occurs at a residence covered under this part of your Masterpiece policy, to a person with permission from you or a family member to be there;
- arises from a condition at a residence covered under this part of your Masterpiece policy, or at the steps, driveways or sidewalks immediately adjoining this residence;
- was caused by the activities of a covered person;
- was caused by a domestic employee or any residential employee in the course of his or her employment by a covered person;
- was caused by a person employed by you for farm work in the course of his or her employment; or
- was caused by an animal owned by or in the care of a covered person.

"Medical expenses" includes reasonable charges for first aid, medical, funeral, surgical, x-ray, dental, ambulance, hospital, rehabilitation, professional nursing services, and prosthetic devices.

Damaged property

We cover the replacement cost of other people's property, up to \$25,000 for each occurrence, if the property was damaged or destroyed by a covered person.

"Replacement cost" is the amount required to repair or replace other people's property, whichever is less.

Kidnap expenses

We will pay up to a maximum of \$100,000 for kidnap expenses a covered person incurs solely and directly as a result of a kidnap and ransom occurrence. In addition, we also will pay up to \$25,000 to any person for information not otherwise available leading to the arrest and conviction of any person(s) who kidnaps you, a family member or a covered relative. The following are not eligible to receive this reward payment:

- you or a family member; or
- a covered relative who witnessed the occurrence.

"Kidnap and ransom occurrence" means the actual or alleged wrongful taking of:

- you;
- one or more family members; or
- one or more covered relatives while visiting or legally traveling with you or a family member; from anywhere in the world except those places which are designated as a "Do not travel" area by the United States Department of State - Bureau of Consular Affairs at the time of the occurrence.

Reference Copy

Extra Coverages

(continued)

The occurrence must include a demand for ransom payment which would be paid by you or a family member in exchange for the release of the kidnapped person(s). However, a kidnap and ransom occurrence does not mean the actual or alleged wrongful detention of a covered person or a family member solely on your property.

"Kidnap expenses" means the reasonable costs for:

- a professional negotiator;
- a professional security consultant;
- professional security guard services;
- a professional public relations consultant;
- travel, meals, lodging and phone expenses incurred by you or a family member;
- advertising, communications and recording equipment;
- related medical, cosmetic, psychiatric and dental expenses incurred by a kidnapped person within 12 months from that person's release;
- attorneys fees;
- a professional forensic analyst;
- earnings lost by you or a family member.

However, "kidnap expenses" does not include expenses incurred due to any kidnap and ransom occurrence caused by:

- you or a family member;
 - a covered relative;
 - any guardian, or former guardian of you or a family member;
 - any domestic partner, estranged domestic partner, or former domestic partner of you or a family member;
 - any person unrelated to you or a family member who lives with you or has ever lived with you for 6 or more months, other than a domestic employee, residential staff, or a person employed by you for farm work; or
 - a civil authority,
- or any person acting on behalf of any of the above, whether acting alone or in collusion with others.

"Covered relative" means the following relatives of the person named in the Coverage Summary, or a spouse who lives with that person, or any family member:

- children, their children or other descendants of theirs;
- parents, grandparents or other ancestors of theirs; or
- siblings, their children or other descendants of theirs, who do not live with you, including spouses or domestic partners of all of the above. Parents, grandparents and other ancestors include adoptive parents, stepparents and stepgrandparents.

Identity fraud

We will pay for a covered person's identity fraud expenses, up to a maximum of \$50,000, for each identity fraud occurrence.

"Identity fraud" means the act of knowingly transferring or using, without lawful authority, a covered person's means of identity which constitutes a violation of federal law or a crime under any applicable state or local law.

"Identity fraud occurrence" means any act or series of acts of identity fraud by a person or group commencing in the policy period.

Reference Copy

Extra Coverages

(continued)

"Identity fraud expenses" means:

- the costs for notarizing affidavits or similar documents for law enforcement agencies, financial institutions or similar credit grantors, and credit agencies;
- the costs for sending certified mail to law enforcement agencies, financial institutions or similar credit grantors, and credit agencies;
- the loan application fees for reapplying for loan(s) due to the rejection of the original application because the lender received incorrect credit information;
- the telephone expenses for calls to businesses, law enforcement agencies, financial institutions or similar credit grantors, and credit agencies;
- earnings lost by a covered person as a result of time off from work to complete fraud affidavits, meet with law enforcement agencies, credit agencies, merchants, or legal counsel;
- the reasonable attorney fees incurred with prior notice to us for:
 - the defense of a covered person against any suit(s) by businesses or their collection agencies;
 - the removal of any criminal or civil judgements wrongly entered against a covered person;
 - any challenge to the information in a covered person's consumer credit report; and
- the reasonable fees incurred with prior notice to us by an identity fraud mitigation entity to:
 - provide services for the activities described above;
 - restore accounts or credit standing with financial institutions or similar credit grantors and credit agencies; and
 - monitor for up to one year the effectiveness of the fraud mitigation and to detect additional identity fraud activity after the first identity fraud occurrence.However, such monitoring must begin no later than one year after you first report an identity fraud occurrence to us.

However, "identity fraud expenses" does not include expenses incurred due to any fraudulent, dishonest or criminal act by a covered person or any person acting with a covered person, or by any authorized representative of a covered person, whether acting alone or in collusion with others.

"Identity fraud mitigation entity" means a company that principally provides professional, specialized services to counter identity fraud for individuals or groups of individuals, or a financial institution that provides similar services.

In addition to the duties described in Policy Terms, Liability Conditions, Your duties after a loss, a covered person shall notify an applicable law enforcement agency.

Credit cards, forgery, and counterfeiting

We cover up to a total of \$10,000 for:

- the legal obligation of you or a family member resulting from:
 - loss or theft of a credit card, bankcard, debit card or their account numbers issued to you or a family member for personal use, provided that all the terms for using the card are complied with;
 - loss caused by theft or unauthorized use of a credit card, bankcard, debit card or their account numbers issued to you or a family member for personal use when used electronically, including use on the Internet, provided that all the terms for using the card are complied with;
- loss to you or a family member caused by:
 - forgery or alteration of checks or negotiable instruments; or
 - acceptance in good faith of any counterfeit paper currency.

Reference Copy

Extra Coverages

(continued)

"Unauthorized use" means use of your personal credit card, bankcard, debit card or their account numbers without permission from you or a family member.

"Unauthorized use" does not mean use of your personal credit card, bankcard, debit card or their account numbers: by your spouse or family member.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
 - in which any person or group of persons is involved or implicated,
- is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

We provide Defense coverages for any claim or suit seeking covered damages against you or a family member for loss, theft, or unauthorized use of a credit card, bankcard, debit card or their account numbers. We have the option to defend a claim or suit against you or a family member for forgery or counterfeiting. Our obligation to defend any suit seeking covered damages ends when our payment under this coverage equals \$10,000.

In the event of a claim or suit seeking covered damages, you or a family member shall comply with the duties described in Policy Terms, Property Conditions, Your duties after a loss and Policy Terms, Liability Conditions, Your duties after a loss. In addition, you or a family member shall notify the credit card service company or the issuing bank.

Rented or borrowed vehicles

We cover damages a covered person is legally obligated to pay for personal injury and property damage caused by an occurrence, and vehicle theft, during the policy period resulting from a covered person's use of a vehicle, rented by, borrowed, furnished to or made available to you or a family member, if the limit of liability shown in the Coverage Summary is \$1 million or more, provided the rental or loan does not exceed 60 days. This includes the covered person's use of a non-owned vehicle used as a public or livery conveyance, but only if they are a passenger in that vehicle.

We will provide this coverage in excess of any underlying insurance that applies to these damages. If no underlying coverage exists, we will pay total damages up to the limit of liability shown in the Coverage Summary.

This Extra Coverage is not provided when:

- you have coverage provided by an excess or umbrella policy with us or another company;
 - you or a family member own a private passenger vehicle, a pickup truck, panel truck or van.
- However, we will provide this coverage for a vehicle rented by a personal asset protection entity if:
- the personal asset protection entity does not have coverage for the rented vehicle provided by an excess or umbrella policy with us or another company;
 - the personal asset protection entity does not own a private passenger vehicle, pickup truck, panel truck or van.

This Extra Coverage does not cover damages a covered person is legally entitled to receive from the owner or operator of an uninsured or underinsured motorized land vehicle.

Reference Copy

Extra Coverages

(continued)

Fungi and mold

We cover damages a covered person is legally obligated to pay, up to the amount of coverage for liability shown in your Coverage Summary or \$100,000, whichever is less, for each occurrence, for bodily injury or property damage arising out of mold. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these. These payments do not increase the amount of personal liability coverage.

Employment practices liability coverage

If Employment practices liability coverage is shown in the Coverage Summary, we provide coverage for Employment practices liability and Reputational injury.

This coverage applies only if on the effective date of any policy period, the number of residential staff does not exceed twelve. However, if after the effective date of any policy period you or a family member employs more than twelve residential staff, we will cover, through the remainder of the policy period, only those twelve residential staff with the longest period of uninterrupted employment in chronological order of hiring at the time of the Employment practices liability coverage occurrence. This condition does not apply to your or a family member's employment of a temporary worker to substitute for any residential staff on leave, performing the same duties for the same or fewer number of hours. It is your duty to advise us as soon as reasonably possible if you or a family member employs more than twelve residential staff at any time during the policy period in order to reduce the possibility of being underinsured.

Employment practices liability. We cover damages you or a family member is legally obligated to pay any residential staff for a wrongful employment act caused by an occurrence when the claim is made or the suit is brought in the United States of America, its territories or possessions, or Puerto Rico, unless stated otherwise or an exclusion applies.

Amount of coverage for Employment practices liability. The maximum amount of coverage for Employment practices liability available for any one occurrence is the amount of coverage for Employment practices liability shown in the Coverage Summary. We will not pay more than this amount in any one occurrence for covered damages regardless of how many claims or people are involved in the occurrence.

The maximum annual amount of coverage for Employment practices liability shown in the Coverage Summary is the most we will pay for the sum of all covered damages during the policy period regardless of the number of claims, people, or occurrences.

Deductible. A deductible is that amount we will subtract from the amount of covered damages we pay. The deductible shown in the Coverage Summary for Employment practices liability applies to each Employment practices liability occurrence, unless stated otherwise.

Reference Copy

Extra Coverages

(continued)

Reputational injury. We cover the reasonable and necessary fees or expenses that you incur for services provided by a reputation management firm to minimize potential injury to the reputation of you or a family member solely as a result of an employment practices crisis caused by an occurrence if:

- the employment practices crisis is reported to us as soon as reasonably possible but not later than 30 days after the employment practices crisis begins; and
- you obtain approval of the reputation management firm from us before incurring any fees or expenses, unless stated otherwise or an exclusion applies. There is no deductible for this coverage.

Amount of coverage for Reputational injury. The maximum amount of coverage for Reputational injury available for any one occurrence is the amount of coverage for Reputational injury shown in the Coverage Summary. We will not pay more than this amount in any one occurrence for covered damages regardless of how many claims or people are involved in the occurrence.

The maximum annual amount of coverage for Reputational injury shown in the Coverage Summary is the most we will pay for the sum of all covered damages during the policy period regardless of the number of claims, people, or occurrences.

Condition for Employment practices liability coverage. The following condition applicable to Employment practices liability coverage is in addition to the General Conditions, Liability Conditions, and Special Conditions described under Policy Terms.

If on the effective date of any policy period the number of residential staff exceeds twelve, your eligibility for Employment practices liability coverage will cease as of that date. If Employment practices liability coverage has been provided, it will be cancelled or nonrenewed at the earliest date allowed by law and an appropriate notice of cancellation or nonrenewal will be issued.

Exclusions

These exclusions apply to your Personal Liability Coverage, including the Extra Coverages, unless stated otherwise.

Motorized land vehicles. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading, or towing of any motorized land vehicle or any trailers or any watercraft being towed by or carried on any registered vehicle. This exclusion does not apply to:

- a toy designed for a child's use that is not subject to motor vehicle registration and is built or modified after manufacture, not to exceed 15 miles per hour on level ground, and is not a motorized bicycle, scooter or moped;
- any unregistered motorized land vehicle used solely to service a residence premises shown in the Coverage Summary;
- a golf cart when used:
 - on a golfing facility;
 - to cross roads at designated points in the golfing facility; or
 - on roads of your private residential community with the authorization of the property owners association.

Reference Copy

Exclusions

(continued)

- any unregistered vehicles while on:
 - your residence premises;
 - the residence premises where you are temporarily residing or renting for other than business use; or
 - vacant land owned by you or rented to you.

This exclusion does not apply to any other unregistered vehicle or the Extra Coverage, Rented or borrowed vehicles.

Aircraft. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading, or towing of any aircraft, except a non-owned aircraft chartered with a professional crew by you or on your behalf.

"Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

However, with respect to the ownership, maintenance or use of any drones or similar unmanned device, we do not cover any damages:

- while such drone or similar unmanned device is being operated in a restricted airspace as determined by the Federal Aviation Administration or other governmental agency, whether on a local, state or federal level, including any temporary flight restrictions; or
- to any aircraft, including any resulting damages. This exclusion applies whether such drone or similar unmanned device makes contact with the aircraft or not.

Large watercraft. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading, or towing of any watercraft 26 feet or longer or with more than 50 engine rated horsepower which is:

- owned directly or indirectly, by a covered person; or
- rented by, furnished to, or made available to a covered person for longer than 30 consecutive days.

We do cover watercraft being stored even if not listed in the Coverage Summary, unless another exclusion applies.

Hovercraft. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading or towing of any hovercraft. We do not cover any property damages to hovercraft rented to, owned by, or in the care, custody or control of a covered person.

Motorized land vehicle racing or track usage. We do not cover any damages arising out of the ownership, maintenance or use of any motorized land vehicle:

- during any instruction, practice, preparation for, or participation in, any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- on a racetrack, test track or other course of any kind.

Watercraft racing or track usage. We do not cover any damages arising out of the ownership, maintenance or use of any watercraft during any instruction, practice, preparation for, or participation in, any competitive, prearranged or organized racing, speed contest, rally, sports event, stunting activity or timed event of any kind. This exclusion does not apply to sailboat racing even if the sailboat is equipped with an auxiliary motor.

Reference Copy

Exclusions

(continued)

Workers' compensation or disability. We do not cover any damages a covered person is legally:

- required to provide; or
- voluntarily provides under any:
 - workers' compensation;
 - disability benefits;
 - unemployment compensation; or
 - other similar laws.

But we do provide coverage in excess over any other insurance for damages a covered person is legally required to pay for bodily injury to a domestic employee of a residence shown in the Coverage Summary which are not compensable under workers' compensation, unless another exclusion applies.

Employees. We do not cover any damages arising out of acts of employees of a personal asset protection entity except acts in the course of their employment for the maintenance or use of covered property, or for the provision of in-home healthcare to a covered person.

Failure to act. We do not cover any damages arising out of any act, error, decision, or failure to act or decide by any partner, member or trustee of a personal asset protection entity covered under this policy, other than with respect to damages arising out of the ownership, maintenance, or use of:

- a residence premises, vacant land, and an individual or family cemetery plot or burial vault;
- a vehicle or watercraft owned or rented by the personal asset protection entity covered under this part of your Masterpiece policy.

Director's liability. We do not cover any damages for any covered person's actions or failure to act as an officer or member of a board of directors of any corporation or organization.

However, we do cover such damages if you or a family member is:

- an officer or member of a board of directors of a homeowner, condominium or cooperative association; or
- not compensated as an officer or member of a board of directors of a not-for-profit corporation or organization, unless another exclusion applies.

Damage to covered person's property. We do not cover any person for property damage to property owned by any covered person.

Damage to property in your care. We do not cover any person for property damage to property of others rented to, occupied by, used by, or in the care of any covered person. But we do cover such damages for loss caused by fire, smoke, or explosion unless another exclusion applies.

This exclusion does not apply to property damage:

- to a motorized land vehicle rented to a covered person if the Extra Coverage, Rented or borrowed vehicles applies, or
- as provided under the Extra Coverage, Damaged property.

Wrongful employment act. We do not cover any damages arising out of a wrongful employment act. This exclusion does not apply to Employment practices liability coverage if Employment practices liability coverage is shown in the Coverage Summary.

Reference Copy

Exclusions

(continued)

Discrimination. We do not cover any damages arising out of discrimination due to age, race, color, sex, creed, national origin, or any other discrimination. This exclusion does not apply to Employment practices liability coverage.

Intentional acts. We do not cover any damages arising out of a willful, malicious, fraudulent or dishonest act or any act intended by any covered person to cause personal injury or property damage, even if the injury or damage is of a different degree or type than actually intended or expected. But we do cover such damages if the act was intended to protect people or property unless another exclusion applies. An intentional act is one whose consequences could have been foreseen by a reasonable person. This exclusion does not apply to Employment practices liability coverage.

Molestation, misconduct or abuse. We do not cover any damages arising out of any act by a covered person who directly or indirectly participates in a threatened or actual:

- sexual molestation;
- sexual misconduct or harassment;
- physical or mental abuse; or
- corporal punishment, of any person.

Further, this exclusion applies to the entirety of all allegations in any claim or suit, if such claim or suit includes an allegation of or reference to any actual, alleged or threatened, sexual molestation, sexual misconduct or harassment, or abuse, even if this insurance would otherwise apply to any part of the allegations in the claim or suit.

This exclusion does not apply to:

- a covered person who is vicariously liable for the above acts; or
- to Employment practices liability coverage.

Nonpermissive use. We do not cover any person who uses a motorized land vehicle or watercraft without permission from you or a family member.

Business pursuits. We do not cover any damages arising out of business activities or business property in which a covered person has ownership or other interest or is conducted by or on behalf of a covered person or others.

However, we do cover damages arising out of volunteer work for an organized charitable, religious or community group, an incidental business away from home, incidental business at home, incidental business property, incidental farming, or residence premises conditional business liability, unless another exclusion applies.

"Incidental business away from home" is a self-employed sales activity, or a self-employed business activity normally undertaken by persons under the age of 18 such as newspaper delivery, babysitting, caddying, and lawn care. Either of these activities must:

- not yield gross revenues in excess of \$15,000 in any year;
- have no employees subject to any workers' compensation, disability benefits, unemployment compensation, or other similar laws; and
- conform to local, state, and federal laws.

Reference Copy

Exclusions

(continued)

"Incidental business at home" is a business activity, other than farming, conducted by you in whole or in part on your residence premises which must:

- not yield gross revenues in excess of \$15,000 in any year;
- have no employees subject to any workers' compensation, disability benefits, unemployment compensation, or other similar laws; and
- conform to local, state, and federal laws.

"Incidental business at home" does not include business related to the use, sale, manufacturing, growing, delivering, transferring or processing of cannabis or any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, whether natural or synthetic".

"Incidental business property" is limited to the rental or holding for rental, to be used as a residence, of a condominium or cooperative unit owned by a covered person, an apartment unit rented by a covered person, a one or two family dwelling owned by a covered person, or a three or four family dwelling owned by a covered person and occupied by you. We provide this coverage only for premises listed in the Coverage Summary, or if the rental or holding for rental is for:

- a residence of yours that is occasionally rented and that is used exclusively as a residence; or
- part of a residence of yours by one or two roomers or boarders; or
- part of a residence of yours as an office, school, studio, or private garage.

"Incidental farming" is a farming activity which meets all of the following requirements:

- is incidental to your use of the premises as your residence;
- does not involve employment of others for more than 1,500 hours of farm work during the policy period;
- does not produce more than \$25,000 in gross annual revenue from agricultural operations;
- and with respect to the raising or care of animals:
 - does not produce more than \$50,000 in gross annual revenues;
 - does not involve more than 25 sales transactions during the policy period;
 - does not involve the sale of more than 50 animals during the policy period.

"Incidental farming" does not include farming related to the use, sale, manufacturing, growing, delivering, transferring or processing of cannabis or any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, whether natural or synthetic".

"Residence premises conditional business liability" is limited to business or professional activities when legally conducted by you or a family member at your residence or other permanent structure shown in the Coverage Summary. If there is no other valid and collectible insurance, we provide coverage only for personal injury or property damage arising out of the physical condition of that residence if:

- you do not have any employees involved in your business or professional activities who are subject to any workers' compensation, disability benefits, unemployment compensation, or other similar laws; or, if you are a doctor or dentist, you do not have more than two employees subject to such laws; or
- you are a home day care provider whose annual gross revenues from this activity do not exceed \$5,000.

We do not cover damages or consequences resulting from business or professional care or services performed or not performed.

Reference Copy

Exclusions

(continued)

The following exclusion, Contamination, applies only to "incidental farming" as described under the exclusion, Business pursuits.

Contamination. We do not cover any actual or alleged damages arising out of the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover any cost or expense arising out of any request, demand or order to:

- extract pollutants from land or water;
- remove, restore or replace polluted or contaminated land or water; or
- test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants, or in any way respond to or assess the effects of pollutants.

However, this exclusion does not apply if the discharge, dispersal, seepage, migration, release or escape is:

- sudden and accidental; or
- arises out of heat, smoke, or fumes from a hostile fire.

A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke (except smoke from a hostile fire), vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Pursuit or holding of public office. We do not cover any damages arising out of a covered person's pursuit or holding of an elected public office. But we do cover such damages for you or a family member if:

- the annual compensation of the office, whether accepted or not, does not exceed \$20,000; and
- the hours required to perform the duties of the office do not exceed an annual average of 20 hours of work per week during the policy period.

Financial guarantees. We do not cover any damages for any covered person's financial guarantee of the financial performance of any covered person, other individual or organization.

Professional services. We do not cover any damages for any covered person's performing or failure to perform professional services, or for professional services for which any covered person is legally responsible or licensed.

Acts of war. We do not cover any damages caused directly or indirectly by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by military forces or personnel, the destruction or seizure of property for a military purpose, or the consequences of any of these actions.

Contractual liability. We do not cover any assessments charged against a covered person as a member of a homeowners, condominium or cooperative association. We also do not cover any damages arising from contracts or agreements made in connection with any covered person's business. Nor do we cover any liability for unwritten contracts, or contracts in which the liability of others is assumed after a covered loss.

Reference Copy

Exclusions

(continued)

Covered person's or dependent's personal injury. We do not cover any damages for personal injury for any covered person or their dependents where the ultimate beneficiary is the offending party or defendant. We also do not cover any damages for personal injury for which you or a family member can be held legally liable, in any way, to a spouse, a family member, a person who lives with you, or a person named in the Coverage Summary. We also do not cover any damages for personal injury for which a spouse, a family member, a person who lives with you, or a person named in the Coverage Summary can be held legally liable, in any way, to you or a family member.

However, we do cover damages for bodily injury arising out of the use of a motorized land vehicle for which you or a family member can be held legally liable to a spouse, a family member, or a person named in the Coverage Summary, or for which a spouse, a family member, or any other person named in the Coverage Summary can be held legally liable to you or a family member to the extent that coverage is provided under this part of your Masterpiece policy.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Liability for dependent care. We do not cover any damages for personal injury for which a covered person's only legal liability is by virtue of a contract or other responsibility for a dependent's care.

Illness. We do not cover personal injury or property damage resulting from any sexually transmitted illness, sickness or disease transmitted intentionally or unintentionally by a covered person to anyone, or any consequence resulting from that illness, sickness or disease. We also do not cover any damages for personal injury resulting from the fear of contracting any sexually transmitted illness, sickness or disease, or any consequence resulting from the fear of contracting any sexually transmitted illness, sickness or disease.

Fungi and mold. We do not cover any actual or alleged damages arising out of mold, the fear of mold, or any consequences resulting from mold or the fear of mold, other than as provided under the Extra Coverage, Fungi and mold. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Liability for the acts of others. We do not cover any person for damages arising from:

- any entrustment of property;
- the failure to supervise or the negligent supervision of any person; or
- any parental or ownership liability.

This exclusion applies only to damages arising out of the ownership, maintenance or use of any motorized land vehicle, watercraft 26 feet or longer or with more than 50 engine rated horsepower, aircraft, or hovercraft.

This exclusion does not apply to:

- the Extra Coverage, Rented or borrowed vehicles; or
- any other coverage provided under an exclusion in this part of your policy.

Nuclear or radiation hazard. We do not cover any damages caused directly or indirectly by nuclear reaction, radiation, or radioactive contamination, regardless of how it was caused.

Reference Copy

Exclusions

(continued)

The following exclusions, Malicious or criminal acts and Special exclusions, apply solely to Employment practices liability coverage.

Malicious or criminal acts. We do not cover any damages arising out of a willful, malicious, or criminal act or omission by any person whether or not the injuries or damages are actually intended, expected, or foreseeable by a reasonable person. But we do cover such damages if the act was intended to protect people, unless another exclusion applies.

Special exclusions. We do not cover the following:

- matters which may be deemed uninsurable according to any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico under which the policy is construed;
- occurrences arising out of the breach of an actual or implied written or oral agreement related to employment;
- costs incurred to comply with any order, grant, or agreement to provide non-monetary relief; or
- occurrences arising out of any actual or alleged violation of any of the responsibilities, obligations, or duties imposed by the Consolidated Omnibus Budget Reconciliation Act, Employment Retirement Income Security Act of 1974, Fair Labor Standards Act (except the Equal Pay Act), state wage payment and collection laws, Federal Insurance Contributions Act, Immigration Reform and Control Act of 1986, National Labor Relations Act, Occupational Safety and Health Act, Social Security Act, Workers' Adjustment and Retraining Notification Act, including any amendments to these laws, promulgated rules, or regulations or any provisions of any similar federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico.

Reference Copy

This part of your Masterpiece Policy provides you with vehicle liability coverage for your vehicles garaged in Illinois from a vehicle accident unless stated otherwise or an exclusion applies.

This coverage applies to a loss occurring anywhere in the United States of America, its territories or possessions, Puerto Rico or Canada, including an occurrence involving a covered vehicle while being transported between the above listed locations.

Payment for a Loss

Amount of coverage

The amount of coverage for liability is shown in the Coverage Summary. We will not pay more than that amount for covered damages from any one occurrence, regardless of how many claims, vehicles, or people are involved in the occurrence.

Any costs we pay for legal expenses (see **Defense coverages**) are in addition to the amount of coverage.

Auto Preference Vehicle Liability Coverage

We cover damages a covered person is legally obligated to pay for bodily injury or property damage arising from the ownership, maintenance, or use of a motor vehicle which take place anytime during the policy period and are caused by an occurrence unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "you" in the Introduction, the following definition of "you" applies: "You" means the person named in the Coverage Summary, and a spouse who lives with that person. If the spouse no longer lives with the person named in the Coverage Summary, the spouse will still be considered "you" until the earlier of:

- the end of the 90 days following the spouse's change of residency;
- the effective date of another policy listing the spouse as a named insured; or
- the date this policy is no longer in effect.

A "covered person" means:

- you or a family member;
- any person using your covered vehicle with permission from you or a family member;
- any person or organization with respect to their legal responsibility for acts or omissions of a covered driver; or
- any combination of the above.

Reference Copy

Auto Preference Vehicle Liability Coverage

(continued)

A "covered vehicle" means:

- any vehicle named in the Coverage Summary;
- any motor vehicle, **except** a pickup truck, panel truck or van used in a business, you acquire or purchase, including outside the United States or Canada, during the policy period (but you must request coverage for it within 30 days after you become the owner and pay the additional premium from the date acquired). We reserve the right not to insure the newly acquired or purchased vehicle after the 30th day;
- any collector vehicle you acquire or purchase, including outside the United States or Canada, during the policy period (but you must request coverage for it within 90 days after you become the owner and pay the additional premium from the date acquired). We reserve the right not to insure the newly acquired or purchased collector vehicle after the 90th day;
- any trailer you own;
- any motor vehicle you do not own while being used as a temporary substitute for another covered vehicle that is out of normal use because of its breakdown, repair, servicing, loss, or destruction; or
- any motor vehicle or trailer not owned by you or a family member when used with the owner's permission, provided it is not furnished or available for your or a family member's regular use.

"Collector vehicle" means any vehicle shown as a collector vehicle in the Coverage Summary that is maintained primarily for use in car club activities, exhibitions, parades, functions of public interest or for a private collection, and is used infrequently for other purposes.

"Bodily injury" means physical bodily harm, including sickness or disease that results from it, and required care, loss of service and resulting death.

"Property damage" means physical injury to or destruction of tangible property and the resulting loss of its use.

"Damages" means the sum that is paid or is payable to satisfy a claim settled by us or resolved by judicial procedure or by a compromise we agree to in writing.

Defense coverages

We will defend a covered person against any suit seeking covered damages for bodily injury or property damage. We provide this defense at our own expense, with counsel of our choice, even if the suit is groundless, false, or fraudulent. We may investigate, negotiate, and settle any such claim or suit at our discretion.

As part of our investigation, defense, negotiation, or settlement we will pay:

- all premiums on appeal bonds required in any suit we defend;
- all premiums on bonds to release attachments for any amount up to the amount of coverage (but we are not obligated to apply for or furnish any bond);
- all expenses incurred by us;
- all costs taxed against a covered person;
- all interest accruing after a judgement is entered in a suit we defend on only that part of the judgement we are responsible for paying. We will not pay interest accruing after we have paid the judgement up to the amount of coverage;
- all prejudgement interest awarded against a covered person on that part of the judgement we pay or offer to pay. We will not pay any prejudgement interest based on that period of time after we make

Reference Copy

Auto Preference Vehicle Liability Coverage

(continued)

an offer to pay the amount of coverage;

- all earnings lost by each covered person at our request, up to \$50,000;
- other reasonable expenses incurred by a covered person at our request; and
- the cost of bail bonds required of a covered person because of a covered loss.

In jurisdictions where we may be prevented by local law from carrying out these Defense Coverages, we will pay only those defense expenses that we agree in writing to pay and that are incurred by you.

Extra Coverages

In addition to covering damages and defense costs, we also provide other related coverages. These coverages are in addition to the amount of coverage for damages and defense costs unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

Medical payments

We will pay the necessary medical expenses, up to a total of \$10,000 for each person, for medical expenses incurred or medically ascertained within three years of an accident. We provide these expenses for an occurrence occurring anywhere in the world. But the expenses must be for bodily injury to:

- any person while occupying a covered vehicle, or any other vehicle operated by you or a family member;
- you or a family member while occupying or struck by a motor vehicle or trailer.

"Medical expenses" means the usual and customary charges for first aid, medical, funeral, surgical, x-ray, dental, ambulance, hospital, rehabilitation, professional nursing services, and prosthetic devices as determined by a Utilization Review Organization.

However, we do not cover any person for medical expenses for bodily injury sustained while occupying any motor vehicle having less than four wheels unless the vehicle is shown in the Coverage Summary or coverage is provided under the Extra Coverage, Rental vehicle coverage.

The exclusions of Vehicles used for a fee and Personal vehicle sharing in this policy do not apply to medical expenses as provided under this coverage to you or a family member while occupying or struck by a motor vehicle or trailer.

Rental vehicle coverage

We cover, as a covered vehicle any:

- motor vehicle you or a family member rent for up to 90 days; or
- motor vehicle with less than four wheels you or a family member rent for up to 30 days, anywhere in the world when used with the owner's permission. We cover damages a covered person is legally obligated to pay to the rental company for bodily injury or property damage arising from the maintenance or use of this rented motor vehicle which takes place anytime during the policy period and are caused by an occurrence unless stated otherwise or an exclusion applies. These payments do not increase the amount of liability coverage.

Reference Copy

Extra Coverages

(continued)

Worldwide coverage

If the limit of liability shown in the Coverage Summary is \$1 million or more, this coverage applies to a loss occurring anywhere in the world unless stated otherwise or an exclusion applies. These payments do not increase the amount of liability coverage.

This Extra Coverage is not provided when you have coverage provided by an excess or umbrella policy issued by a direct or indirect subsidiary of Chubb Limited or another company.

Out-of-state coverage

Under the following circumstances, we provide coverage for a motor vehicle accident that occurs in a state, province, United States territory or possession, or Puerto Rico other than one where your covered vehicle is principally garaged. These provisions do not entitle anyone to duplicate payments.

Higher limits. If the state, province, United States territory or possession, or Puerto Rico has a financial responsibility or similar law specifying limits of liability for bodily injury or property damage higher than the amount of coverage shown in the Coverage Summary, we will provide the specified higher limit.

Compulsory insurance. If the state, province, United States territory or possession, or Puerto Rico has a compulsory insurance or similar law requiring a nonresident to maintain insurance whenever the nonresident uses a motor vehicle in any of the above listed locations, we will provide the required minimum amounts and types of coverage.

Financial responsibility

If we certify this policy as proof of financial responsibility under any financial responsibility law, this policy will comply with the provisions of the law to the extent of the coverage required. This provision does not entitle anyone to duplicate payments.

Exclusions

These exclusions apply to your Auto Preference Vehicle Liability Coverage, including the Extra Coverages, unless stated otherwise.

Intentional acts. We do not cover any person who intentionally causes bodily injury or property damage. An intentional act is one whose consequences could have been foreseen by a reasonable person.

Nonpermissive use. We do not cover any person who uses a covered vehicle without permission from you or a family member.

Owned property. We do not cover any person for damage to property owned or being transported by that person.

Reference Copy

Exclusions

(continued)

Other property. We do not cover any person for damage to property rented to, used by, or in the care of that person. This exclusion does not apply to a residence or private garage; or to private passenger cars, vans, pickup trucks, motorhomes, or trailers not owned by, furnished to, or available for the regular use of you or a family member.

Workers' compensation or disability. We do not cover any damages a covered person is legally obligated to provide under any workers' compensation, disability benefits, unemployment compensation or similar laws. But we do provide coverage in excess over any other insurance for damages a covered person is legally obligated to pay for bodily injury to a domestic employee of a residence shown in the Coverage Summary which are not compensable under workers' compensation, unless another exclusion applies.

Vehicles used for a fee. We do not cover any person for damages arising out of the ownership, maintenance, or operation use of a vehicle while it is being used as a public or livery conveyance, including while it is being used for ride sharing in connection with a ride sharing program, for a fee. For vehicles other than collector vehicles, this exclusion does not apply to a shared-expenses car pool, unless another exclusion applies.

"Ride sharing" means the use of any vehicle in connection with a ride sharing program during any time period the driver is logged into an online-enabled ride sharing application or digital network as a driver, when the driver accepts a requested ride, is en route to pick up a passenger, or is transporting a passenger until the passenger departs the vehicle.

"Ride sharing program" means a transportation network, service, or any arrangement in which drivers and passengers arrange transportation services, including through an online-enabled ride sharing application or digital network.

Personal vehicle sharing. We do not cover any person for damages arising out of the ownership, maintenance, or use of a covered vehicle:

- while it is being used in connection with a personal vehicle sharing program for a fee; or
- you or a family member privately rents to another person.

"Personal vehicle sharing program" means a network, service, or any arrangement to facilitate the sharing of private passenger motor vehicles for use by individuals other than the vehicle's registered owner.

Racing or track usage. We do not cover any person for damages arising out of the ownership, maintenance or use of any vehicle:

- during any instruction, practice, preparation for or participation in any prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- on a racetrack, test track or other similar course.

However, this exclusion does not apply to a rally on a public road where the legal speed limit remains in effect for the duration of the rally.

Vehicle-related jobs. We do not cover any person while employed or otherwise engaged in the business of selling, repairing, servicing, storing, parking, testing, or delivering vehicles. This exclusion does not apply to the ownership, maintenance or use of:

- any vehicle shown in the Coverage Summary;

Reference Copy

Exclusions

(continued)

- any motor vehicle you acquire during the policy period **except** a pickup, panel truck, or van used in a business, (but you must request coverage for it within 30 days after you become the owner and pay the additional premium from the date acquired); or
- any motor vehicle you purchase outside the United States or Canada, for 30 days after you acquire ownership, by you, a family member or any employee of you or a family member.

Business use. We do not cover any person maintaining or using any vehicle while employed or otherwise engaged in any business or occupation. However, this exclusion does not apply to you or a family member for damages arising out of the maintenance or use of a covered vehicle, or to any person covered for vehicle-related jobs as described in the exclusion for Vehicle-related jobs, with respect to that job, unless another exclusion applies.

Collector vehicle usage. We do not cover any person for damages arising out of the ownership, maintenance, or use of a collector vehicle while it is being used for purposes other than as defined in the definition of "collector vehicle".

Noninsured motor vehicles with less than four wheels. We do not cover any person for damages arising out of the ownership, maintenance, or use of any motor vehicle with less than four wheels:

- owned by you or a family member; or
- furnished to, made available or rented to you or a family member for longer than 30 days, unless that vehicle is shown in the Coverage Summary.

Other vehicles. We do not cover any person for damages arising out of the ownership, maintenance, or use of any vehicle (except your covered vehicles) which is owned by, furnished to, or available for the regular use of you or a family member. However, this exclusion does not apply to you for motor vehicles owned by, furnished to, or available for the regular use of a family member.

Fungi and mold. We do not cover any actual or alleged damages arising out of mold, the fear of mold, or any consequences resulting from mold or the fear of mold. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Acts of war. We do not cover any damages caused directly or indirectly by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by military forces or personnel, the destruction or seizure of property for a military purpose, or the consequences of any of these actions.

Nuclear or radiation hazard. We do not cover any damages caused directly or indirectly by nuclear reaction, radiation, or radioactive contamination, regardless of how it was caused.

Reference Copy

This part of your Masterpiece Policy provides you with liability coverage in excess of your underlying insurance anywhere in the world unless stated otherwise or an exclusion applies.

Payment for a Loss

Amount of coverage

The amount of coverage for liability is shown in the Coverage Summary. We will pay on your behalf up to that amount for covered damages from any one occurrence, regardless of how many claims, homes, vehicles, watercraft, or people are involved in the occurrence.

Any costs we pay for legal expenses (see **Defense coverages**) are in addition to the amount of coverage.

Underlying insurance

We will pay only for covered damages in excess of **all** underlying insurance covering those damages, even if the underlying coverage is for more than the minimum amount.

"Underlying insurance" includes all liability coverage other than this part of your policy that applies to the covered damages, except for other insurance purchased in excess of this policy.

Required primary underlying insurance

Regardless of whatever other primary underlying insurance may be available in the event of a claim or loss, it is a condition of this part of your policy that you and your family members must maintain in full effect primary underlying liability insurance of the types and in at least the amounts set forth below, either under other parts of this policy or some other policy, covering your personal liability and to the extent you have such liability exposures, all vehicles and watercraft you or your family members own, or rent for longer than 30 consecutive days, or have furnished for longer than 30 consecutive days, as follows:

Personal liability (homeowners) for bodily injury and property damage in the minimum amount of \$50,000 each occurrence.

Registered vehicles in the minimum amount of:

- \$250,000/\$500,000 bodily injury and \$25,000 property damage;
 - \$300,000/\$300,000 bodily injury and \$25,000 property damage; or
 - \$300,000 single limit each occurrence;
- unless any higher minimum amount of insurance for registered vehicles is shown in your Coverage Summary.

Unregistered vehicles in the minimum amount of \$50,000 bodily injury and property damage each occurrence.

Watercraft less than 26 feet and 50 engine rated horsepower or less for bodily injury and property damage in the minimum amount of \$50,000 each occurrence.

Watercraft 26 feet or longer or more than 50 engine rated horsepower for bodily injury and property damage in the minimum amount of \$500,000 each occurrence.

Uninsured motorists protection in the minimum amount of \$250,000/\$500,000 bodily injury, \$300,000/\$300,000 bodily injury or \$300,000 single limit each occurrence.

Reference Copy

Excess Liability Coverage

CHUBB®

Payment for a Loss

(continued)

Underinsured motorists protection in the minimum amount of \$250,000/\$500,000 bodily injury, \$300,000/\$300,000 bodily injury or \$300,000 single limit each occurrence.

Failure by you or your family members to comply with this condition, or failure of any of your primary underlying insurers due to insolvency or bankruptcy, shall not invalidate this part of your policy. In the event of any such failure, we shall only be liable in excess of the foregoing minimum amounts and to no greater extent with respect to coverages, amounts and defense costs than we would have been had this failure not occurred. When no primary underlying coverage exists, the extent of such coverage will be determined as if the required primary underlying insurance had been purchased from us.

You must also give notice of losses and otherwise cooperate and comply with the terms and conditions of such primary underlying insurance.

Excess Liability Coverage

We cover damages a covered person is legally obligated to pay for personal injury or property damage which takes place anytime during the policy period and are caused by an occurrence:

- in excess of damages covered by the underlying insurance; or
- from the first dollar of damage where no underlying insurance is required under this policy and no underlying insurance exists; or
- from the first dollar of damage where underlying insurance is required under this policy but no coverage is provided by the underlying insurance for a particular occurrence, unless stated otherwise or an exclusion applies.

Exclusions to this coverage are described in **Exclusions**.

"Follow form" means:

We cover damages to the extent they are both covered under the Required Primary Underlying Insurance and, not excluded under this part of your Masterpiece Policy. Also, the amount of coverage, defense coverages, cancellation and "other insurance" provisions of this policy supersede and replace the similar provisions contained in such other policies. When this part of your policy is called upon to pay losses in excess of required primary underlying policies exhausted by payment of claims, we do not provide broader coverage than provided by such policies. When no primary underlying coverage exists, the extent of coverage provided on a follow form basis will be determined as if the required primary underlying insurance had been purchased from us.

Reference Copy

Excess Liability Coverage

(continued)

In lieu of the definition for "occurrence" in the Introduction, the following definition of "occurrence" applies:

"Occurrence" means:

- an accident which begins within the policy period resulting in bodily injury, shock, mental anguish, mental injury, or property damage; or
- an offense first committed within the policy period resulting in:
 - false arrest, false imprisonment, or wrongful detention;
 - wrongful entry or eviction;
 - malicious prosecution or humiliation; or
 - libel, slander, defamation of character, or invasion of privacy,to which this insurance applies. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

A "covered person" means:

- you or a family member;
- any person using a vehicle or watercraft covered under this part of your Masterpiece policy with permission from you or a family member with respect to their legal responsibility arising out of its use;
- any person or organization with respect to their legal responsibility for covered acts or omissions of you or a family member; or
- any combination of the above.

"Damages" means the sum that is paid or is payable to satisfy a claim settled by us or resolved by judicial procedure or by a compromise we agree to in writing.

"Personal injury" means the following injuries, and resulting death:

- bodily injury;
- shock, mental anguish, or mental injury;
- false arrest, false imprisonment, or wrongful detention;
- wrongful entry or eviction;
- malicious prosecution or humiliation; and
- libel, slander, defamation of character, or invasion of privacy.

"Bodily injury" means physical bodily harm, including sickness or disease that results from it, and required care, loss of services and resulting death.

"Property damage" means physical injury to or destruction of tangible property and the resulting loss of its use. Tangible property includes the cost of recreating or replacing stocks, bonds, deeds, mortgages, bank deposits, and similar instruments, but does not include the value represented by such instruments.

"Registered vehicle" means any motorized land vehicle not described in unregistered vehicle".

Reference Copy

Excess Liability Coverage

CHUBB®

Excess Liability Coverage

(continued)

"Unregistered vehicle" means:

- any motorized land vehicle not designed for or required to be registered for use on public roads;
- any motorized land vehicle which is in dead storage at your residence;
- any motorized land vehicle used solely to service a residence premises shown in the Coverage Summary;
- any motorized land vehicle used to assist the handicapped that is not designed for or required to be registered for use on public roads; or
- golf carts.

"Employment discrimination" means a violation of applicable employment discrimination law protecting any residential staff based on his or her race, color, religion, creed, age, sex, disability, national origin or other status according to any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico.

"Employment practices crisis" means:

- an allegation of, or your discovery of, a wrongful employment act committed against any residential staff that is reasonably likely to result in a civil action against you or a family member; or
- a threat by any residential staff to disclose publicly that you or a family member committed or allegedly committed a wrongful employment act.

"Reputation management firm" means:

- a professional public relations consulting firm;
- a professional security consulting firm; or
- a professional media management consulting firm.

"Residential staff" means your or a family member's employee who is:

- employed by you or a family member, or through a firm under an agreement with you or a family member, to perform duties related only to a covered person's domestic, personal, or business pursuits covered under this part of your policy;
- compensated for labor or services directed by you or a family member; and
- employed regularly to work 15 or more hours per week.

Residential staff includes a temporary worker. Residential staff does not include an independent contractor or any covered person.

"Temporary worker" means your or a family member's employee who is:

- employed by you or a family member, or through a firm under an agreement with you or a family member, to perform duties related only to a covered person's domestic, personal, or business pursuits covered under this part of your policy;
- compensated for labor or services directed by you or a family member; and
- employed to work 15 or more hours per week to substitute for any residential staff on leave or to meet seasonal or short-term workload demands for 30 consecutive days or longer during a 6 month period.

Temporary worker does not include an independent contractor or any covered person.

Reference Copy

Excess Liability Coverage

(continued)

"Wrongful employment act" means any employment discrimination, sexual harassment, or wrongful termination of any residential staff actually or allegedly committed or attempted by you or a family member, while acting in the capacity as an employer, that violates applicable employment law of any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico. "Sexual harassment" as it relates solely to a wrongful employment act means unwelcome sexual advances, requests for sexual favors, or other conduct of a sexual nature that:

- is made a condition of employment of any residential staff;
- is used as a basis for employment decisions;
- interferes with performance of any residential staff's duties; or
- creates an intimidating, hostile, or offensive working environment.

"Wrongful termination" means:

- the actual or constructive termination of employment of any residential staff by you or a family member in violation of applicable employment law; or
- breach of duty and care when you or a family member terminates an employment relationship with any residential staff.

Excess uninsured/underinsured motorists protection

This coverage is in effect only if excess uninsured/underinsured motorists protection is shown in the Coverage Summary.

We cover damages for bodily injury and property damage a covered person is legally entitled to receive from the owner or operator of an uninsured or underinsured motorized land vehicle in excess of damages covered by:

- the underlying uninsured motorists protection or the Required primary underlying insurance for uninsured motorists protection, whichever is greater; and
- the underlying underinsured motorists protection or the Required primary underlying insurance for underinsured motorists protection, whichever is greater.

Amount of coverage. Regardless of the number of vehicles shown in the Coverage Summary, the maximum amount of coverage available for any one occurrence is the amount of coverage for Excess uninsured/underinsured motorists protection shown in the Coverage Summary. We will not pay more than this amount in any one occurrence for covered damages regardless of how many claims, vehicles or people are involved in the occurrence.

This coverage will follow form.

Uninsured/underinsured motorists protection arbitration

If we and a covered person disagree whether that person is legally entitled to recover damages under this policy, or do not agree as to the amount of damages, the covered person may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree on a third arbitrator within 45 days, either party may request that the arbitration be submitted to the American Arbitration Association. When the covered person's recovery exceeds the minimum limit specified in the Illinois Safety Responsibility Law, each party will pay the expenses it incurs, and bear the expenses of the third arbitrator equally.

Reference Copy

Excess Liability Coverage

(continued)

Unless both parties agree otherwise, arbitration will take place in the county and state in which the covered person lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two arbitrators will not exceed the amount of coverage for uninsured/underinsured motorists protection as shown in the Coverage Summary. That decision will be binding, up to \$50,000 per person and \$100,000 per accident or the amount of coverage for uninsured/underinsured motorists protection as shown in the Coverage Summary, whichever is less. If the arbitrators' decision exceeds that binding arbitration amount, either party may demand the right to a trial. This demand must be made within 60 days after the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Uninsured/underinsured liability coverage

We cover up to a maximum of \$1 million for bodily injury and personal injury you or a family member are legally entitled to receive from an uninsured or underinsured negligent person caused by an occurrence, unless stated otherwise or an exclusion applies. We will not pay more than this amount for covered damages from any one occurrence, regardless of how many claims or people are involved in the occurrence. This coverage is excess over the total of any other collectible insurance that covers damages from the occurrence.

All the exclusions under the Excess Liability Coverage are applicable to this Uninsured/underinsured liability coverage, and where used, the definition of you or a family member is extended to include negligent person. This coverage also does not apply to damages from an occurrence arising out of any business activities; any activities involving business property or the sale or transfer of property; or the ownership, maintenance, use, loading, unloading, or towing of any motor vehicle, watercraft, or aircraft. In addition, this coverage does not apply to damages from an occurrence arising from any employment related harassment, termination, demotion, breach of an oral or written employment contract or agreement or violation of any state or federal wrongful employment practices act or similar law.

"Negligent person" means an identifiable natural person by legal name who is not a family member or a spouse, and who is legally responsible for damages sustained by you or a family member caused by an occurrence.

Duplication of coverage. We will not make a duplicate payment for any portion of damages for which payment has been made by or on behalf of persons who may be legally responsible, or otherwise covered by any other collectible insurance. Nor will we pay for any portion of damages if you or a family member is entitled to receive payment for the same portion of damages under any workers' compensation law, disability benefits law or similar law.

Employment practices liability coverage

If Employment practices liability coverage is shown in the Coverage Summary, we provide coverage for Employment practices liability and Reputational injury.

Reference Copy

Excess Liability Coverage

(continued)

This coverage applies only if on the effective date of any policy period, the number of residential staff does not exceed twelve. However, if after the effective date of any policy period you or a family member employs more than twelve residential staff, we will cover, through the remainder of the policy period, only those twelve residential staff with the longest period of uninterrupted employment in chronological order of hiring at the time of the Employment practices liability coverage occurrence. This condition does not apply to your or a family member's employment of a temporary worker to substitute for any residential staff on leave, performing the same duties for the same or fewer number of hours. It is your duty to advise us as soon as reasonably possible if you or a family member employs more than twelve residential staff at any time during the policy period in order to reduce the possibility of being underinsured.

Employment practices liability. We cover damages you or a family member is legally obligated to pay any residential staff for a wrongful employment act caused by an occurrence when the claim is made or the suit is brought in the United States of America, its territories or possessions, or Puerto Rico, unless stated otherwise or an exclusion applies.

Amount of coverage for Employment practices liability. The maximum amount of coverage for Employment practices liability available for any one occurrence is the amount of coverage for Employment practices liability shown in the Coverage Summary. We will not pay more than this amount in any one occurrence for covered damages regardless of how many claims or people are involved in the occurrence.

The maximum annual amount of coverage for Employment practices liability shown in the Coverage Summary is the most we will pay for the sum of all covered damages during the policy period regardless of the number of claims, people, or occurrences.

Deductible. A deductible is that amount we will subtract from the amount of covered damages we pay. The deductible shown in the Coverage Summary for Employment practices liability applies to each Employment practices liability occurrence, unless stated otherwise.

Reputational injury. We cover the reasonable and necessary fees or expenses that you incur for services provided by a reputation management firm to minimize potential injury to the reputation of you or a family member solely as a result of an employment practices crisis caused by an occurrence if:

- the employment practices crisis is reported to us as soon as reasonably possible but not later than 30 days after the employment practices crisis begins; and
 - you obtain approval of the reputation management firm from us before incurring any fees or expenses,
- unless stated otherwise or an exclusion applies. There is no deductible for this coverage.

Amount of coverage for Reputational injury. The maximum amount of coverage for Reputational injury available for any one occurrence is the amount of coverage for Reputational injury shown in the Coverage Summary. We will not pay more than this amount in any one occurrence for covered damages regardless of how many claims or people are involved in the occurrence.

The maximum annual amount of coverage for Reputational injury shown in the Coverage Summary is the most we will pay for the sum of all covered damages during the policy period regardless of the number of claims, people, or occurrences.

Reference Copy

Excess Liability Coverage

(continued)

Condition for Employment practices liability coverage. The following condition applicable to Employment practices liability coverage is in addition to the General Conditions, Liability Conditions, and Special Conditions described under Policy Terms.

If on the effective date of any policy period the number of residential staff exceeds twelve, your eligibility for Employment practices liability coverage will cease as of that date. If Employment practices liability coverage has been provided, it will be cancelled or nonrenewed at the earliest date allowed by law and an appropriate notice of cancellation or nonrenewal will be issued.

Defense coverages

We will defend a covered person against any suit seeking covered damages for personal injury or property damage or for covered damages under Employment practices liability, if Employment practices liability coverage is shown in the Coverage Summary, that are either:

- not covered by any underlying insurance; or
- covered by an underlying policy as each Defense coverage has been exhausted by payment of claims.

We provide this defense at our expense, with counsel of our choice, even if the suit is groundless, false, or fraudulent. We may investigate, negotiate, and settle any such claim or suit at our discretion.

As part of our investigation, defense, negotiation, or settlement we will pay:

- all premiums on appeal bonds required in any suit we defend;
- all premiums on bonds to release attachments for any amount up to the amount of coverage (but we are not obligated to apply for or furnish any bond);
- all expenses incurred by us;
- all costs taxed against a covered person;
- all interest accruing after a judgment is entered in a suit we defend on only that part of the judgment we are responsible for paying. We will not pay interest accruing after we have paid the judgment up to the amount of coverage;
- all prejudgment interest awarded against a covered person on that part of the judgment we pay or offer to pay. We will not pay any prejudgment interest based on that period of time after we make an offer to pay the amount of coverage;
- all earnings lost by each covered person at our request, up to \$50,000;
- other reasonable expenses incurred by a covered person at our request; and
- the cost of bail bonds required of a covered person because of a covered loss.

These Defense coverages are limited for Employment practices liability as follows:

Our duty to defend you or a family member and our obligation to pay defense expenses ends when we have exhausted the amount of coverage per occurrence for Employment practices liability shown in the Coverage Summary by paying for covered damages from any one occurrence, or exhausted the maximum annual amount of coverage for Employment practices liability shown in the Coverage Summary by paying for covered damages, whichever occurs sooner.

In jurisdictions where we may be prevented by local law from carrying out these Defense Coverages, we will pay only those defense expenses that we agree in writing to pay and that are incurred by you.

Reference Copy

Exclusions

These exclusions apply to your Excess Liability Coverage, unless stated otherwise.

Motor vehicles with less than four wheels and motor homes. We do not cover any damages arising out of the ownership, maintenance, use, loading or unloading of any motor vehicle with less than four wheels or motor home:

- owned by you or a family member; or
- furnished to, made available or rented to you or a family member for longer than 30 consecutive days, unless the motor vehicle with less than four wheels or motor home is shown in the Coverage Summary. The coverage for motor vehicles with less than four wheels and motor homes is on a follow form basis.

Aircraft. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading, or towing of any aircraft, except a non-owned aircraft chartered with a professional crew by you or on your behalf.

"Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

However, with respect to the ownership, maintenance or use of any drones or similar unmanned device, we do not cover any damages:

- while such drone or similar unmanned device is being operated in a restricted airspace as determined by the Federal Aviation Administration or other governmental agency, whether on a local, state or federal level, including any temporary flight restrictions; or
- to any aircraft, including any resulting damages. This exclusion applies whether such drone or similar unmanned device makes contact with the aircraft or not.

Large watercraft. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading, or towing of any watercraft 26 feet or longer or with more than 50 engine rated horsepower which is:

- owned, directly or indirectly, by a covered person; or
- rented by, furnished to, or made available to a covered person for longer than 30 consecutive days.

However, coverage is provided on a follow form basis if the watercraft is listed in the Coverage Summary.

Coverage is also provided on a follow form basis when notice is given to us within 30 days after you acquire a watercraft. If we agree to insure it, you must pay the additional premium from the date acquired.

We do cover watercraft being stored even if not listed in the Coverage Summary, unless another exclusion applies.

Hovercraft. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading or towing of any hovercraft. We do not cover any property damages to hovercraft rented to, owned by, or in the care, custody or control of a covered person.

Reference Copy

Exclusions

(continued)

Owned or furnished registered motorized land vehicle. We do not cover any damages arising out of the ownership, maintenance, use, loading or unloading of any registered motorized land vehicle owned or controlled directly or indirectly by a covered person, or furnished to or made available to a covered person for longer than 90 consecutive days. But we do provide coverage if at least one registered motorized land vehicle is shown in the Coverage Summary for Excess Liability Coverage, unless another exclusion applies.

Vehicles used for a fee. We do not cover any person for damages arising out of the ownership, maintenance, or use of a vehicle while it is being used as a public or livery conveyance, including while the vehicle is being used for ride sharing in connection with a ride sharing program, for a fee. This exclusion does not apply to a shared-expenses car pool, unless another exclusion applies.

"Ride sharing" means the use of any vehicle in connection with a ride sharing program during any time period when the driver is logged into an online-enabled ride sharing application or digital network as a driver, when the driver accepts a requested ride, is en route to pick up a passenger, or is transporting a passenger until the passenger departs the vehicle.

"Ride sharing program" means a transportation network, service, or any arrangement in which drivers and passengers arrange transportation services, including through an online-enabled ride sharing application or digital network.

Personal vehicle sharing. We do not cover any person for damages arising out of the ownership, maintenance, or use of any motorized land vehicle:

- while it is being used in connection with a personal vehicle sharing program for a fee; or
- you or a family member privately rents to another person, and the vehicle is being used by anyone other than you or a family member.

"Personal vehicle sharing program" means a network, service, or any arrangement to facilitate the sharing of private passenger motor vehicles for use by individuals other than the vehicle's registered owner.

Motorized land vehicle racing or track usage. We do not cover any damages arising out of the ownership, maintenance or use of any motorized land vehicle:

- during any instruction, practice, preparation for, or participation in, any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
 - on a racetrack, test track or other similar course.
- However, this exclusion does not apply to a rally on a public road where the legal speed limit remains in effect for the duration of the rally.

Watercraft racing or track usage. We do not cover any damages arising out of the ownership, maintenance or use of any watercraft during any instruction, practice, preparation for, or participation in, any competitive, prearranged or organized racing, speed contest, rally, sports event, stunting activity or timed event of any kind. This exclusion does not apply to sailboat racing even if the sailboat is equipped with an auxiliary motor.

Reference Copy

Exclusions

(continued)

Motorized land vehicle-related jobs. We do not cover any damages arising out of the ownership, maintenance, or use of a motorized land vehicle by any person who is employed or otherwise engaged in the business of selling, repairing, servicing, storing, parking, testing, or delivering motorized land vehicles. This exclusion does not apply to you, a family member, or your employee or an employee of a family member for damages arising out of the ownership, maintenance or use of a motorized land vehicle owned by, rented to, or furnished to you or a family member.

Watercraft-related jobs. We do not cover any damages arising out of the ownership, maintenance, or use of a watercraft by any person who is engaged by or employed by, or is operating a marina, boat repair yard, shipyard, yacht club, boat sales agency, boat service station, or other similar organization. This exclusion does not apply to damages arising out of the ownership, maintenance, or use of a watercraft covered under this part of your Masterpiece policy, by you, a family member, or your captain or your full time paid crew member maintaining or using this watercraft with permission from you or a family member.

Motorized land vehicle and watercraft loading. We do not cover any person or organization, other than you or your employees, with respect to the loading or unloading of motorized land vehicles or watercraft.

Workers' compensation or disability. We do not cover any damages a covered person is legally:

- required to provide; or
- voluntarily provides under any:
 - workers' compensation;
 - disability benefits;
 - unemployment compensation; or
 - other similar laws.

But we do provide coverage in excess over any other insurance for damages a covered person is legally required to pay for bodily injury to a domestic employee of a residence shown in the Coverage Summary which are not compensable under workers' compensation, unless another exclusion applies.

Director's liability. We do not cover any damages for any covered person's actions or failure to act as an officer or member of a board of directors of any corporation or organization. However, we do cover such damages if you or a family member is:

- an officer or member of a board of directors of a homeowner, condominium or cooperative association; or
- not compensated as an officer or member of a board of directors of a not-for-profit corporation or organization, unless another exclusion applies.

Damage to covered person's property. We do not cover any person for property damage to property owned by any covered person.

Reference Copy

Exclusions

(continued)

Damage to property in your care. We do not cover any person for property damage to property of others rented to, occupied by, used by, or in the care of any covered person, to the extent that the covered person is required by contract to provide insurance. But we do cover such damages for loss caused by fire, smoke, or explosion unless another exclusion applies. This exclusion does not apply to property damage to a motorized land vehicle rented to a covered person if no underlying insurance is required under this policy and no underlying insurance exists.

Wrongful employment act. We do not cover any damages arising out of a wrongful employment act. This exclusion does not apply to Employment practices liability coverage if Employment practices liability coverage is shown in the Coverage Summary.

Discrimination. We do not cover any damages arising out of discrimination due to age, race, color, sex, creed, national origin, or any other discrimination. This exclusion does not apply to Employment practices liability coverage.

Intentional acts. We do not cover any damages arising out of a willful, malicious, fraudulent or dishonest act or any act intended by any covered person to cause personal injury or property damage, even if the injury or damage is of a different degree or type than actually intended or expected. But we do provide coverage for:

- such damages if the act was intended to protect people or property unless another exclusion applies;
- you or a family member who is not responsible for causing the intentional loss if the intentional loss was due to a pattern of criminal domestic violence and your spouse or family member is criminally prosecuted for the act causing the loss.

An intentional act is one whose consequences could have been foreseen by a reasonable person. This exclusion does not apply to Employment practices liability coverage.

Molestation, misconduct or abuse. We do not cover any damages arising out of any act by a covered person who directly or indirectly participates in a threatened or actual:

- sexual molestation;
- sexual misconduct or harassment;
- physical or mental abuse; or
- corporal punishment, of any person.

Further, this exclusion applies to the entirety of all allegations in any claim or suit, if such claim or suit includes an allegation of or reference to any actual, alleged or threatened, sexual molestation, sexual misconduct or harassment, or abuse, even if this insurance would otherwise apply to any part of the allegations in the claim or suit.

This exclusion does not apply to:

- a covered person who is vicariously liable for the above acts; or
- to Employment practices liability coverage.

Nonpermissive use. We do not cover any person who uses a motorized land vehicle or watercraft without permission from you or a family member.

Business pursuits. We do not cover any damages arising out of business activities or business property in which a covered person has ownership or other interest or is conducted by or on behalf of a covered person or others, except on a follow form basis.

Reference Copy

Exclusions

(continued)

However, we do cover damages arising out of volunteer work for an organized charitable, religious or community group, an incidental business away from home, incidental business at home, incidental business property, incidental farming, or residence premises conditional business liability, unless another exclusion applies. We also cover damages arising out of your ownership, maintenance, or use of a private passenger motor vehicle in business activities other than selling, repairing, servicing, storing, parking, testing, or delivering motorized land vehicles.

"Incidental business away from home" is a self-employed sales activity, or a self-employed business activity normally undertaken by persons under the age of 18 such as newspaper delivery, babysitting, caddying, and lawn care. Either of these activities must:

- not yield gross revenues in excess of \$15,000 in any year;
- have no employees subject to any workers' compensation, disability benefits, unemployment compensation, or other similar laws; and
- conform to local, state, and federal laws.

"Incidental business at home" is a business activity, other than farming, conducted by you in whole or in part on your residence premises which must:

- not yield gross revenues in excess of \$15,000 in any year;
- have no employees subject to any workers' compensation, disability benefits, unemployment compensation, or other similar laws; and
- conform to local, state, and federal laws.

"Incidental business at home" does not include business related to the use, sale, manufacturing, growing, delivering, transferring or processing of cannabis or any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, whether natural or synthetic".

"Incidental business property" is limited to the rental or holding for rental, to be used as a residence, of a condominium or cooperative unit owned by a covered person, an apartment unit rented by a covered person, a one or two family dwelling owned by a covered person, or a three or four family dwelling owned by a covered person and occupied by you. We provide this coverage only for premises listed in the Coverage Summary, or if the rental or holding for rental is for:

- a residence of yours that is occasionally rented and that is used exclusively as a residence; or
- part of a residence of yours by one or two roomers or boarders; or
- part of a residence of yours as an office, school, studio, or private garage.

"Incidental farming" is a farming activity which meets all of the following requirements:

- is incidental to your use of the premises as your residence;
- does not involve employment of others for more than 1,500 hours of farm work during the policy period;
- does not produce more than \$25,000 in gross annual revenue from agricultural operations;
- and with respect to the raising or care of animals:
 - does not produce more than \$50,000 in gross annual revenues;
 - does not involve more than 25 sales transactions during the policy period;
 - does not involve the sale of more than 50 animals during the policy period.

"Incidental farming" does not include farming related to the use, sale, manufacturing, growing, delivering, transferring or processing of cannabis or any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, whether natural or synthetic".

Reference Copy

Exclusions

(continued)

"Residence premises conditional business liability" is limited to business or professional activities when legally conducted by you or a family member at your residence or other permanent structure shown in the Coverage Summary. If there is no other valid and collectible insurance, we provide coverage only for personal injury or property damage arising out of the physical condition of that residence if:

- you do not have any employees involved in your business or professional activities who are subject to any workers' compensation, disability benefits, unemployment compensation, or other similar laws; or, if you are a doctor or dentist, you do not have more than two employees subject to such laws; or
- you are a home day care provider whose annual gross revenues from this activity do not exceed \$5,000.

We do not cover damages or consequences resulting from business or professional care or services performed or not performed.

The following exclusion, Contamination, applies only to "incidental farming" as described under the exclusion, Business pursuits.

Contamination. We do not cover any actual or alleged damages arising out of the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover any cost or expense arising out of any request, demand or order to:

- extract pollutants from land or water;
- remove, restore or replace polluted or contaminated land or water; or
- test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants, or in any way respond to or assess the effects of pollutants.

However, this exclusion does not apply if the discharge, dispersal, seepage, migration, release or escape is:

- sudden and accidental; or
- arises out of heat, smoke, or fumes from a hostile fire.

A "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke (except smoke from a hostile fire), vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Pursuit or holding of public office. We do not cover any damages arising out of a covered person's pursuit or holding of an elected public office. But we do cover such damages for you or a family member if:

- the annual compensation of the office, whether accepted or not, does not exceed \$20,000; and
- the hours required to perform the duties of the office do not exceed an annual average of 20 hours of work per week during the policy period.

Financial guarantees. We do not cover any damages for any covered person's financial guarantee of the financial performance of any covered person, other individual or organization.

Professional services. We do not cover any damages for any covered person's performing or failure to perform professional services, or for professional services for which any covered person is legally responsible or licensed.

Reference Copy

Exclusions

(continued)

Acts of war. We do not cover any damages caused directly or indirectly by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by military forces or personnel, the destruction or seizure of property for a military purpose, or the consequences of any of these actions.

Contractual liability. We do not cover any assessments charged against a covered person as a member of a homeowners, condominium or cooperative association. We also do not cover any damages arising from contracts or agreements made in connection with any covered person's business. Nor do we cover any liability for unwritten contracts, or contracts in which the liability of others is assumed after a covered loss.

Covered person's or dependent's personal injury. We do not cover any damages for personal injury for any covered person or their dependents where the ultimate beneficiary is the offending party or defendant. We also do not cover any damages for personal injury for which you or a family member can be held legally liable, in any way, to a spouse, a family member, a person who lives with you, or a person named in the Coverage Summary. We also do not cover any damages for personal injury for which a spouse, a family member, a person who lives with you, or a person named in the Coverage Summary can be held legally liable, in any way, to you or a family member.

However, we do cover damages for bodily injury arising out of the use of a motorized land vehicle for which you or a family member can be held legally liable to a spouse, a family member, or a person named in the Coverage Summary, or for which a spouse, a family member, or a person named in the Coverage Summary can be held legally liable to you or a family member to the extent that coverage is provided under this part of your Masterpiece policy. This coverage applies only to the extent such damages are covered by primary underlying insurance and exceed the limits of insurance required for that motorized land vehicle under the required primary underlying insurance provisions of this part of your Masterpiece policy.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

Liability for dependent care. We do not cover any damages for personal injury for which a covered person's only legal liability is by virtue of a contract or other responsibility for a dependent's care.

Illness. We do not cover personal injury or property damage resulting from any sexually transmitted illness, sickness or disease transmitted intentionally or unintentionally by a covered person to anyone, or any consequence resulting from that illness, sickness or disease. We also do not cover any damages for personal injury resulting from the fear of contracting any sexually transmitted illness, sickness or disease, or any consequence resulting from the fear of contracting any sexually transmitted illness, sickness or disease.

Fungi and mold. We do not cover any actual or alleged damages arising out of mold, the fear of mold, or any consequences resulting from mold or the fear of mold. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Reference Copy

Exclusions

(continued)

Liability for the acts of others. We do not cover any person for damages arising from:

- any entrustment of property;
- the failure to supervise or the negligent supervision of any person; or
- any parental or ownership liability.

This exclusion applies only to damages arising out of the ownership, maintenance or use of any motorized land vehicle, watercraft 26 feet or longer or with more than 50 engine rated horsepower, aircraft, or hovercraft. But we do cover these damages on a follow form basis for the type of motorized land vehicle or watercraft involved, unless another exclusion applies. This exclusion does not apply to any other coverage provided under an exclusion in this part of your policy.

Nuclear or radiation hazard. We do not cover any damages caused directly or indirectly by nuclear reaction, radiation, or radioactive contamination, regardless of how it was caused.

The following exclusions, Malicious or criminal acts and Special exclusions, apply solely to Employment practices liability coverage.

Malicious or criminal acts. We do not cover any damages arising out of a willful, malicious, or criminal act or omission by any person whether or not the injuries or damages are actually intended, expected, or foreseeable by a reasonable person. But we do cover such damages if the act was intended to protect people, unless another exclusion applies.

Special exclusions. We do not cover the following:

- matters which may be deemed uninsurable according to any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico under which the policy is construed;
- occurrences arising out of the breach of an actual or implied written or oral agreement related to employment;
- costs incurred to comply with any order, grant, or agreement to provide non-monetary relief; or
- occurrences arising out of any actual or alleged violation of any of the responsibilities, obligations, or duties imposed by the Consolidated Omnibus Budget Reconciliation Act, Employment Retirement Income Security Act of 1974, Fair Labor Standards Act (except the Equal Pay Act), state wage payment and collection laws, Federal Insurance Contributions Act, Immigration Reform and Control Act of 1986, National Labor Relations Act, Occupational Safety and Health Act, Social Security Act, Workers' Adjustment and Retraining Notification Act, including any amendments to these laws, promulgated rules, or regulations or any provisions of any similar federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico.

Reference Copy

This part of your Masterpiece Policy explains the conditions that apply to your policy.

General Conditions

These conditions apply to your policy in general, and to each coverage in it.

Policy period

The effective dates of your policy are shown in the Coverage Summary. Those dates begin at 12:01 a.m. standard time at the mailing address shown. Each renewal period shall be for a similar term.

All coverages on this policy apply only to occurrences that take place while this policy is in effect.

Renewals

We or our agent may offer to renew this policy, at the premiums and under the policy provisions in effect at the date of renewal. We can do this by mailing you a bill for the premium to the address shown in the Coverage Summary, along with any changes in the policy provisions or amounts of coverage. You may accept our offer by paying the required premium on or before the starting date of each renewal period.

Transfer of rights

If we make a payment under this policy, we will assume any recovery rights a covered person has in connection with that loss, to the extent we have paid for the loss.

All of your rights of recovery will become our rights to the extent of any payment we make under this policy. A covered person will do everything necessary to secure such rights; and do nothing after a loss to prejudice such rights. However, you may waive any rights of recovery from another person or organization for a covered loss in writing before the loss occurs.

Concealment or fraud

We do not provide coverage if you or any covered person has intentionally concealed or misrepresented any material fact relating to this policy before or after a loss.

Application of coverage

The amount of coverage applies separately to each covered person, but does not increase the amount of coverage for any one occurrence.

Duplicate coverages

If a loss is covered under more than one part of this policy, we will pay you under the part giving you the most coverage, but not under more than one part. However, when both Valuable Articles Coverage and contents coverage are shown in the Coverage Summary, and a loss is covered under both parts, your amount of coverage will equal the combined total of both contents and Valuable Articles Coverage subject to the Contents Special limits and policy provisions. In no event will we make duplicate payments.

Assignment

You cannot transfer your interest in this policy to anyone else unless we agree in writing to the transfer.

Reference Copy

General Conditions

(continued)

Vehicle premium

If you have vehicle coverage, the premium for the vehicle coverage is based on information we have received from you, your agent, or other sources. If the information is incorrect or incomplete, or changes during the policy period, you must inform us or your agent of any changes as soon as possible regarding:

- your vehicle, including its use;
- the covered persons who regularly use your vehicle, including newly licensed family members; or
- the location where your vehicle is principally garaged.

We may decrease or increase your premium during the policy period based on the corrected, completed, or changed information and we reserve our rights to cancel or to decline to renew.

Policy changes

This policy can be changed only by a written amendment we issue.

Bankruptcy or insolvency

We will meet all our obligations under this policy regardless of whether you, your estate, or anyone else or his or her estate becomes bankrupt or insolvent.

In case of death

In the event of your death, we cover your legal representative or any person having proper temporary custody of your property until a legal representative is appointed and qualified, but only with respect to your premises and other property covered under the policy at the time of death. We will also cover any member of your household who is a covered person at the time of death.

Liberalization

We may extend or broaden the coverage provided by this policy. If we do this during the policy period or within 60 days before it begins, without increasing the premium, then the extended or broadened coverage will apply to occurrences after the effective date of the extended or broadened coverage.

Conforming to state law

If any provision of this policy conflicts with the laws of the state you live in, this policy is amended to conform to those laws.

Conforming to trade sanction laws

This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

Liability Conditions

These conditions apply to all liability coverages in this policy.

Reference Copy

Liability Conditions

(continued)

Other insurance

Vehicles: When other liability insurance applies to covered damages, we will pay our share. Our share is the proportion that the amount of coverage under this policy bears to the total of all applicable amounts of coverage. However, for non-owned motorized land vehicles, this insurance is excess over any other insurance, except that written specifically to cover excess over the amount of coverage in this policy.

Personal: When other liability insurance applies to covered damages, we will pay our share. Our share is the proportion that the amount of coverage under this policy bears to the total of all applicable amounts of coverage.

Excess: This insurance is excess over any other insurance except that written specifically to cover excess over the amount of coverage that applies in this policy.

Additional liability protection. If you have Masterpiece Personal Liability Coverage or Masterpiece Vehicle Liability Coverage, you are eligible to apply for excess liability protection. The additional protection covers your house, vehicle(s) and other personal exposures under our Masterpiece Excess Liability Coverage. Acceptance is subject to our approval.

When you no longer have at least one of either Masterpiece Personal Liability Coverage or Masterpiece Vehicle Liability Coverage, your eligibility for Masterpiece Excess Liability Coverage will cease as of the nonrenewal date. If Masterpiece Excess Liability Coverage has been provided, it will be nonrenewed at the earliest date allowed by law and an appropriate notice of nonrenewal will be issued.

Your duties after a loss

In case of an accident or occurrence, the covered person shall perform the following duties that apply:

Notification. You must notify us or your agent as soon as possible.

Assistance. You must provide us with all available information. This includes any suit papers or other documents which help us in the event that we defend you.

Cooperation. You must cooperate with us fully in any legal defense. This may include any association by us with the covered person in defense of a claim reasonably likely to involve us.

Examination. A person making a claim under any liability or vehicle coverages in this policy must:

- submit as often as we reasonably require:
 - to physical exams by physicians we select, which we will pay for; and
 - to examination under oath and subscribe the same; and
- authorize us to obtain:
 - medical reports; and
 - other pertinent records.

Reference Copy

Liability Conditions

(continued)

Appeals

If a covered person, or any primary insurer, does not appeal a judgement for covered damages, we may choose to do so. We will then become responsible for all expenses, taxable costs, and interest arising out of the appeal. However, the amount of coverage for damages will not be increased.

Property Conditions

These conditions apply to all coverages for damage to property and all coverages for damage to vehicles in this policy.

Other insurance

When other property insurance applies to a covered loss covering the same property covered by us, we will pay our share. Our share is the proportion that the amount of coverage provided under this policy bears to the total of all applicable amounts of insurance covering the loss, except as follows:

Lease gap coverage: If Lease gap coverage applies to a covered loss, that coverage is excess over any other insurance.

Valuable articles: If there is other insurance in the name of a consignor, gallery, auction house or museum, covering the same property covered by us, our coverage shall be in excess of a loss covered under the other insurance.

Your duties after a loss

If you have a loss this policy may cover, you must perform these duties:

Notification. You must immediately notify us or your agent of your loss. In case of theft or accident, you must also notify the police or similar competent authority.

Protect property. You must take all reasonable means that are necessary to protect property from further loss or damage.

Prepare an inventory. You must prepare an inventory of damaged personal property, describing the property in full. It should show in detail the amount insured under this policy and actual amount of the loss. Attach bills, receipts, and other documents to support your inventory.

Display property. You must show us the damaged property when we ask.

Proof of loss. You must submit to us your signed, sworn proof of loss providing all information and documentation we request such as the cause of loss, inventories, receipts, repair estimates and other similar records.

Reference Copy

Property Conditions

(continued)

Examination under oath. We have the right to examine separately under oath as often as we may reasonably require you, family members and any other members of your household and have them subscribe the same. We may also ask you to give us a signed description of the circumstances surrounding a loss and your interest in it, and to produce all records and documents we request and permit us to make copies.

Loss payment

We will pay you within 30 days once an agreement with you is reached and you have complied with Your Duties After a Loss conditions.

Insurable interest

We will not pay for any loss to property in which you or a family member does not have an insurable interest at the time of the loss.

If more than one person has an insurable interest in covered property, we will not pay for an amount greater than your interest, up to the amount of coverage that applies.

Abandoning property

You cannot abandon any property to us unless we agree to accept it, or to a third party unless we agree.

Carrier and bailees

We will not make any payments under this policy to the benefit of any carrier or other bailee of damaged or lost property.

Special Conditions

In the event of conflict with any other conditions of your policy, these conditions supersede.

Legal action against us

You agree not to bring legal action against us unless you have first complied with all conditions of this policy. For property, you also agree to bring any action against us within one year after a loss occurs, but not until 30 days after proof of loss has been submitted to us and the amount of loss has been determined, or within one year after the date the loss has been denied in whole or in part.

For liability, you also agree not to bring any action against us until the amount of damages you are legally obligated to pay has been finally determined after an actual trial or appeal, if any, or by a written agreement between you, us and the claimant. No person or organization has any right under this policy to bring us into any action to determine the liability of a covered person.

Reference Copy

Special Conditions

(continued)

Appraisals

If you or we fail to agree on the amount of loss, you or we may demand an appraisal of the loss. Each party will select an appraiser within 20 days after receiving written request from the other. The two appraisers will select a third appraiser. If they cannot agree on a third appraiser within 15 days, you or we may request that the selection be made by a judge of a court having jurisdiction. Written agreement signed by any two of the three appraisers shall set the amount of the loss. However, the maximum amount we will pay for a loss is the applicable amount of coverage even if the amount of the loss is determined to be greater by appraisal. Each appraiser will be paid by the party selecting the appraiser. Other expenses of the appraisal and the compensation of the third appraiser shall be shared equally by you and us. However, we will pay your appraiser's fee and the third appraiser's fee if you demanded the appraisal and the full amount of loss, as set by your appraiser, is agreed to by our appraiser or by the third appraiser. We do not waive our rights under this policy by agreeing to an appraisal.

Mortgagee or loss payee

If a mortgagee or loss payee is named in this policy, any loss payable will be paid to the mortgagee or loss payee and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgagees. We cover the interests of the loss payee unless the loss results from fraudulent acts or omissions on your part.

If we deny your claim, that denial will not apply to a valid claim of the mortgagee or loss payee, provided that the mortgagee or loss payee:

- notifies us of any change in ownership, occupancy, or substantial change in risk of which the mortgagee or loss payee is aware;
- pays any premium due under this policy on demand if you have neglected to pay the premium; and
- submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so.

Policy conditions relating to appraisals and legal action against us, apply to the mortgagee and loss payee. If the policy is cancelled or not renewed by us, the mortgagee or loss payee will be notified at least 10 days before the date cancellation or nonrenewal takes effect.

If we pay the mortgagee or loss payee for any loss and deny payment to you, then:

- our rights are subrogated to all rights of the mortgagee or loss payee granted under the mortgage on the property; or
- at our option, we may pay to the mortgagee or loss payee the whole principal on the mortgage plus any accrued interest. In this event, we will receive a full assignment and transfer from the mortgagee or loss payee and all securities held as collateral to the debt.

Subrogation will not impair the right of the mortgagee or loss payee to recover the full amount of the mortgagee's or loss payee's claim.

Nonrenewal

If we decline to renew this policy, we will mail such nonrenewal to you at the last known mailing address at least 30 days before the policy ends, with any nonrenewal reasons permitted by law. We will obtain a certificate of mailing. A copy of the notice will also be sent to the last known mortgagee or lienholder named in this policy.

Reference Copy

Special Conditions

(continued)

If homeowners or vehicle insurance has been issued by us to you and has been in effect for five or more years, we will not exercise our right of nonrenewal unless:

- this policy was obtained through material misrepresentation, fraudulent statements, omissions, or concealment of fact material to the acceptance of the risk or to the hazard assumed by us; or
- there has been a substantial change in the risk assumed by us since the policy was last issued; or
- willful and negligent acts or omissions by you or your family have substantially increased the hazards insured against.

In addition to reasons above, if vehicle insurance has been issued by us to you and has been in effect five or more years, we will not exercise our right of nonrenewal unless your or any family member driver's license has been suspended or revoked since the last anniversary of the original effective date. If we do not renew for any of the above reasons, you will receive 60 days notice of our intention not to renew as provided in the first paragraph.

Your cancellation

You may cancel this policy or any part of it at any time by returning it to us or notifying us in writing of the future date that the cancellation is to take effect.

Our cancellation

We may cancel this policy or any part of it, subject to the following conditions.

Nonpayment of premium. We may cancel this policy or any part of it, with 10 days notice if you fail to pay the premium by the due date, regardless of whether the premium is payable to us, or to our agent.

Within 60 days. When this policy has been in effect for less than 60 days, we may cancel with 30 days notice for any reason.

Misrepresentation. We may cancel this policy with 30 days notice if the coverage was obtained through misrepresentation, fraudulent statements, or omissions or concealment of a fact that is relevant to the acceptance of the risk or to the hazard we assumed.

Increase in hazard. We may cancel this policy with 30 days notice if any act measurably increases the risk originally accepted.

Other cancellation reasons. We may cancel this policy for any reason allowed by law.

Driver's license suspension. We may cancel this policy, if insuring vehicles, with 30 days notice if your driver's license or that of any other driver who lives with you, or customarily uses your car, has been suspended or revoked during the policy period.

Procedure

To cancel this policy, we must notify you in writing. This notice will be mailed to you at the last known mailing address within the timeframes required by law with any cancellation reasons permitted by law. We will obtain a certificate of mailing. This notice will include the date the cancellation is to take effect.

Reference Copy

Special Conditions

(continued)

Refund

In the event of cancellation by you or by us, we will refund any unearned premium on the effective date of cancellation, or as soon as possible afterwards. The unearned premium will be computed pro rata for the unexpired term for each part of the policy.

SEMIN

Reference Copy

Signatures

CHUBB®

In Witness Whereof, the company issuing this policy has caused this policy to be signed by its authorized officers, but this policy shall not be valid unless also signed by a duly authorized representative of the company.

PACIFIC INDEMNITY COMPANY
CHUBB INDEMNITY INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
VIGILANT INSURANCE COMPANY



President



Secretary

CHUBB INSURANCE COMPANY OF NEW JERSEY
CHUBB NATIONAL INSURANCE COMPANY
GREAT NORTHERN INSURANCE COMPANY
EXECUTIVE RISK INDEMNITY INC.



President



Secretary

Reference Copy

11/20/23

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Illinois Signatures

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You have certain rights to review and correct or amend information in your file with the producer or the insurer. If you want to know more about this and how information may be disclosed without your prior authorization, please write to:

Chubb Personal Risk Services
Attention: Policy Information
202 Halls Mill Road
P O Box 1600
Whitehouse Station, New Jersey 08889-1600

Please include your policy number, policy period, and the name and address of your agent or broker.

Consumer Inquiries

If you have any questions or comments about your insurance policy or coverage, please contact your Chubb agent or broker or us directly at 1-800-PL-CHUBB (1-800-752-4822) from 8:30 a.m. to 4:30 p.m. Eastern Time.

You may write us at:

Chubb Personal Risk Services
Attention: Policy Information
202 Halls Mill Road
P O Box 1600
Whitehouse Station, New Jersey 08889-1600

If you have any problems with your policy, you may also contact:

Consumer Service Department
Chubb Group of Insurance Companies
Sears Tower, Suite 4700
233 South Wacker Drive
Chicago, Illinois 60606-6303

Illinois Department of Insurance
Consumer Services
320 West Washington Street
Springfield, Illinois 62767-0001

Earthquake Coverage

Earthquake coverage may be available for an additional premium when you have Deluxe House Coverage with Deluxe Contents Coverage or no contents coverage, or City Home House Coverage with City Home Contents Coverage or no contents coverage.

Automobile Deductible Notice

A premium savings could result if a higher deductible is chosen for collision and comprehensive coverage on your personal automobile policy.

For further information about this coverage, please contact your Chubb agent or broker.

If you need to report a claim and have been unable to contact your agent, broker, or local Chubb Office, you can call this telephone number for further assistance.

1-800-252-4670

Reference Copy