



**Erie[®] Insurance
Group**

100 Erie Ins. Pl. • Erie, PA 16530

412-486-9200

AA5642 CASPER INSURANCE AGENCY

NAMED INSURED

AA5642



**AMANDA NAPIECEK &
JOE NAPIECEK
10585 KUMMER RD
WEXFORD PA 15090-8404**

ERIESECURE HOME POLICY NUMBER

Q54 6512974

OTHER INTERESTS

SEE REVERSE SIDE FOR CLAIMS DIRECTORY INFORMATION

D 05/06/23

AGENT

POLICY NUMBER

AA5642 CASPER INSURANCE AGENCY Q54 6512974 P

DATE DUE

PAYMENT DUE

PAYMENT PLAN

**THIS IS NOT A BILL.
A SEPARATE BILL
WILL FOLLOW.**

A

ERIE INSURANCE GROUP

P.O. BOX 1699

ERIE, PA. 16530

PLEASE DO NOT WRITE BELOW THIS LINE ↓



CLAIM SERVICE -- For Claims Service anywhere in U.S. or Canada, call YOUR AGENT or, using the list below, call the Claim Office NEAREST YOUR HOME.

| State | *Claim Office | Call Toll-Free |
|-------|---------------------|----------------|
| DC | SILVER SPRING | 800-492-2709 |
| IL | PEORIA | 888-335-3743 |
| IN | FORT WAYNE | 800-892-5655 |
| | INDIANAPOLIS | 800-624-1620 |
| KY | WEST VIRGINIA | 800-642-1948 |
| MD | SILVER SPRING | 800-492-2709 |
| | HAGERSTOWN | 800-533-5602 |
| NC | CHARLOTTE | 800-473-3882 |
| | RALEIGH | 800-533-3982 |
| NY | ROCHESTER | 800-333-0823 |
| OH | CANTON | 800-362-6541 |
| | COLUMBUS | 800-282-1702 |
| PA | ALLENTOWN/BETHLEHEM | 800-322-9026 |
| | ERIE | 877-771-3743 |
| | Home Office(Erie) | 800-458-0811 |
| | HARRISBURG | 800-382-1304 |
| | JOHNSTOWN | 800-241-4209 |
| | MURRYSVILLE | 800-553-3367 |
| | PHILADELPHIA | 800-821-2902 |
| | WARRENDALE | 800-922-1824 |

| State | *Claim Office | Call Toll-Free |
|-------|---------------|----------------|
| TN | KNOXVILLE | 888-922-3743 |
| | RICHMOND | 800-322-3743 |
| VA | ROANOKE | 800-533-3743 |
| | WAYNESBORO | 800-542-2250 |
| WI | WAUKESHA | 877-750-3743 |
| WV | WEST VIRGINIA | 800-642-1948 |

To report your claim after hours
(5:30 p.m. to 8:00 a.m.) or on weekends,
please call your Agent or our
After Hours Claim Service
Toll-Free at 1-800-367-3743

FRAUD FINDERS® HOTLINE
To confidentially report information on insurance
fraud activities, **Call our FRAUD FINDERS® HOTLINE**
Toll-Free at 1-800-368-6696

To report an auto glass claim, call ERIEGlassSM
Toll-Free at 1-800-552-3743.

*Our phones answer
24 hours a day, 7 days a week!


**ERIE INSURANCE COMPANY
ERIESECURE HOME POLICY**
CONTINUATION NOTICE

| AGENT | ITEM 2. POLICY PERIOD | POLICY NUMBER |
|-----------------------------------|------------------------|---------------|
| AA5642 CASPER INSURANCE AGENCY | 06/15/23 TO 06/15/24 | Q54 6512974 P |
| ITEM 1. NAMED INSURED AND ADDRESS | ITEM 3. OTHER INTEREST | |

AMANDA NAPIECEK &
JOE NAPIECEK
10585 KUMMER RD
WEXFORD PA 15090-8404

AS LISTED BELOW
OR ON REVERSE SIDE

AGENT - CASPER INSURANCE AGENCY

611 MOUNT ROYAL BLVD

AGENT PHONE - (412) 486-9200

PITTSBURGH PA 15223 1298

COVERAGE BEGINS AND ENDS AT- 12.01 AM STANDARD TIME AT THE LOCATION OF THE INSURED PROPERTY. UNTIL TERMINATED, THIS POLICY WILL CONTINUE IN FORCE.

LOCATION OF RESIDENCE PREMISES. ZIP CODE - 15090 8404
10585 KUMMER RD WEXFORD PA.

PROPERTY INFORMATION - PRIMARY RESIDENCE - OWNER OCCUPIED DWELLING, YEAR OF CONSTRUCTION 1979, FRAME.

AUTOMATIC ADJUSTMENT OF COVERAGE WAS APPLIED TO DWLG.

* THE AMOUNT OF INSURANCE APPLYING TO THE DWELLING IS THE REPLACEMENT COST AT THE TIME OF THE LOSS, SUBJECT TO POLICY CONDITIONS AND REQUIREMENTS. THE ESTIMATED REPLACEMENT COST OF THE DWELLING IS \$ 554,000.

SECTION I - PROPERTY PROTECTION

| | AMOUNT OF INSURANCE | PREMIUMS |
|-------------------|--|-------------|
| DWELLING | *GUARANTEED REPLACEMENT COST | \$ 1,184.00 |
| OTHER STRUCTURES | \$ 110,800 | |
| PERSONAL PROPERTY | \$ 415,500 | |
| LOSS OF USE | LOSS SUSTAINED NOT TO EXCEED 24 CONSECUTIVE MONTHS | |

SECTION II - HOME AND FAMILY LIABILITY PROTECTION

| | | |
|--|------------|-------------|
| PERSONAL LIABILITY - EACH OCCURRENCE | \$ 300,000 | |
| MEDICAL PAYMENTS TO OTHERS - EACH PERSON | \$ 5,000 | |
| FULL TERM PREMIUM FOR THIS RESIDENCE | - - - - - | \$ 1,184.00 |
| FULL TERM ADDITIONAL COVERAGE PREMIUM | - - - - - | \$ 360.00 |
| TOTAL PREMIUM FOR THIS POLICY | - - - - - | \$ 1,544.00 |

| | | | |
|-------------------------------|----------|------------------------|----------|
| SECTION I DEDUCTIBLE | \$ 0 | | |
| FIRE OR LIGHTNING DEDUCTIBLE | \$ 2,500 | WATER DEDUCTIBLE | \$ 2,500 |
| WIND DEDUCTIBLE | \$ 2,500 | HAIL DEDUCTIBLE | \$ 2,500 |
| THEFT OR VANDALISM DEDUCTIBLE | \$ 2,500 | NAMED STORM DEDUCTIBLE | \$ 2,500 |

PARTICIPATING-DIVIDENDS ARE NOT GUARANTEED AND MAY BE DECLARED BY THE BOARD OF DIRECTORS IN ITS SOLE DISCRETION.

APPLICABLE FORMS - ESHPA 10/17, ES01191 01/16, ES01527 08/22*, ES01803 05/20,
ES01897 11/21, UFD544 08/22*, UFD559 11/22*, UFA198 11/12*, ES01058 09/13*,
ES01055 09/13*, ES01059 03/22*, UFD414 03/22*, ES01056 09/13*, ES01060 09/13*,
ES01057 09/13*, ES00089 11/22*, ES00743 08/20, UF4839 06/21, UFA894 11/22*,
UFA301 03/22*, UFD413 03/22*.

MORTGAGEE
LN 1000695328
MARS BANK
ISAOA ATIMA
PO BOX 927
MARS PA 16046-0927

2ND MORTGAGEE
WESBANCO BANK INC
ONE BANK PLAZA
LOAN OPERATIONS DEPT 3810
WHEELING WV 26003

Q54 6512974

**CONTINUATION NOTICE**

| AGENT | ITEM 2. POLICY PERIOD | POLICY NUMBER |
|-----------------------------------|------------------------|---------------|
| AA5642 CASPER INSURANCE AGENCY | 06/15/23 TO 06/15/24 | Q54 6512974 P |
| ITEM 1. NAMED INSURED AND ADDRESS | ITEM 3. OTHER INTEREST | |

AMANDA NAPIECEK &
JOE NAPIECEK
10585 KUMMER RD
WEXFORD PA 15090-8404

NO BUSINESS PURSUITS ARE CONDUCTED AT THE PREMISES, EXCEPT AS FOLLOWS -

| APPLICABLE DISCOUNTS AND SELECTED ENDORSEMENTS | PREMIUMS |
|--|----------|
|--|----------|

| | |
|--|------------|
| HOME/AUTO MULTI-POLICY DISCOUNT | INCL ABOVE |
| YOUR PREMIUM REFLECTS YOUR SELECTED DEDUCTIBLE | INCL ABOVE |
| PREMISES ALARM SYSTEM - LOCAL | INCL ABOVE |
| ERIESECURE HOME SELECT ENDORSEMENT INCLUDING COVERAGE FOR LOSS CAUSED BY WATER WHICH BACKS UP THROUGH SEWERS OR DRAINS - INCLUDES: | \$ 280.00 |
| PERSONAL CYBER EVENT COVERAGE | |
| SEC I \$30,000 - \$250 DED / SEC II \$30,000 | |
| OFF PREMISES COVERAGE FOR SERVICE VEHICLES AND OTHER STRUCTURES | |
| COMPUTER DEDUCTIBLE INCLUDING SMART DEVICES - \$100 DEDUCTIBLE | |
| ADDITIONAL BUSINESS COMPUTER COVERAGE UP TO \$2,500 | |
| SIDING AND ROOFING RESTORATION COVERAGE UP TO \$10,000 | |
| SEWER OR DRAIN UP TO \$5,000 | |
| INCREASED POLICY LIMITS FOR TREES, DEBRIS REMOVAL AND PERSONAL PROPERTY AT OTHER RESIDENCES | |
| WATERCRAFT LIABILITY | |
| EQUIPMENT BREAKDOWN UP TO \$50,000 | |
| UNDERGROUND SERVICE LINE COVERAGE - UP TO \$25,000 | |
| CRIMINAL DEFENSE COST REIMBURSEMENT | |
| - DEFENSE OF PERSONS OR PROPERTY - UP TO \$25,000 | |
| INCREASED POLICY LIMITS UP TO | |
| \$10,000 FOR THEFT, MISPLACEMENT OR LOSING OF JEWELRY, FURS, SILVERWARE, GUNS AND TRADING CARDS (\$3,000 MAXIMUM LIMIT PER ITEM) | |
| \$1,500 FOR MONEY | |
| \$5,000 FOR EVIDENCE OF DEBT | |
| \$1,000 FOR THEFT OF MEDIA FROM A MOTOR VEHICLE | |
| \$2,000 FOR LOCK REPLACEMENT | |
| \$5,000 FOR TRAILERS | |
| \$5,000 FOR WATERCRAFT | |
| \$2,000 FOR ANIMALS | |
| \$2,000 FOR AUTOMATIC GARAGE DOOR MALFUNCTION | |
| \$ 10,000 FOR LOSS ASSESSMENT | |
| \$ 5,000 FOR BUSINESS PERSONAL PROPERTY | |
| \$ 40,000 FOR ORDINANCE OR LAW | |
| 24 MONTHS FOR LOSS OF USE | |

| | | |
|--|------------------------------------|------------------------------------|
| WE COVER THE FOLLOWING CLASSES OF INLAND MARINE PROPERTY JEWELRY AS SCHEDULED - DED NONE | AMOUNT OF INSURANCE \$ 8,500 | ADDITIONAL PREMIUMS \$ 80.00 |
|--|------------------------------------|------------------------------------|

| | |
|--|------------------------|
| SCHEDULE OF COVERAGES BY ITEM | AMOUNT OF INSURANCE |
| JEWELRY - SCHEDULED | |
| 1) LADYS 14K W/GOLD RING WITH ONE OVAL BRLNT CUT DIA WT 1.11CT FORTY MICRO PAVE RND BRLN DIAS TW .22CT (I/SI2 | \$ 8500 |

Q54 6512974

IMPORTANT NOTICE REGARDING GUARANTEED REPLACEMENT COST

Dear Policyholder:

Your accompanying Declarations lists the *Amount of Insurance* for your dwelling as Guaranteed Replacement Cost. Your Declarations also states the estimated replacement cost of the dwelling.

Guaranteed Replacement Cost means the amount of insurance applying to your dwelling is the replacement cost at the time of loss regardless of the estimated replacement cost of the dwelling shown on your Declarations. A covered loss to your dwelling will be settled on a replacement cost basis, without deduction for depreciation, subject to any policy conditions and requirements.

Guaranteed Replacement Cost may not apply in all circumstances. Conditions and requirements when Guaranteed Replacement Cost may **not** apply include, but are not limited to:

- Limited amount of coverage provided under Ordinance or Law Coverage.
- Failure to notify us or our Agent of any improvements or other changes to the dwelling which exceed \$5,000 within 90 days after such improvements or changes are started.
- Losses settled on an actual cash value, meaning we will deduct for depreciation, until repairs or replacement is made.

You are encouraged to read your policy and endorsements carefully for specific conditions and requirements regarding Guaranteed Replacement Cost and call your ERIE Agent if you have any questions.

This notice is intended to provide an explanation of Guaranteed Replacement Cost. If there is any conflict between this notice and the policy, the provisions of the policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PENNSYLVANIA ERISECURE HOME POLICY CHANGE ENDORSEMENT

(ErieSecure Home)

DEFINITIONS

Words and phrases in bold type and quotations are used as defined in the DEFINITIONS section of the policy.

PROPERTY PROTECTION - SECTION I

OUR PROMISE - Personal Property Coverage

"We" will pay for loss to:

Item 7. is deleted and replaced with the following:

7. electronic apparatus and equipment:
 - a. while in or upon a motor vehicle or other motorized land conveyance; and
 - b. if the electronic apparatus is equipped to be operated by power from the electrical system of the vehicle or conveyance while retaining its capability of being operated by other sources of power.

Electronic apparatus includes cellular phones, fax machines, radios, tape and disc players, and similar equipment or devices for the recording, reproduction, receiving, or transmitting of sound or pictures. Electronic apparatus also includes accessories used in conjunction with such apparatus, including antennas, tapes, wires, records, discs or other media.

When there is loss of tapes, compact discs or similar media by theft from a motor vehicle or other motorized land conveyance, "we" will pay up to \$300 for the tapes, compact discs or similar media.

Item 10. is added to the policy:

10. "**Your**" computer, meaning the electronic data or word processing system, including component parts and related hardware. Computer includes smart devices such as tablets, smart watches and mobile phones.
"We" will also pay for loss to "**your**" media meaning, blank discs and magnetic tapes and computer programs, instructional information and allied software available on the current retail market.

"We" do not pay for loss to:

Item 1. is deleted and replaced with the following:

1. land motor vehicles. "**We**" do cover vehicles not subject to motor vehicle registration, which are:
 - a. designed to assist the handicapped;
 - b. used to service the "**insured location**";
 - c. low-power recreational land motor vehicles not designed for use on public roads, but only if they are not built, customized or altered to surpass a speed of 10 miles per hour and are not a motorized bicycle, moped, scooter or motor bike;
 - d. lawn and garden tractors 30 horsepower and under and their implements, up to \$5,000, when used on other than the "**insured location**" and not for "**business**" purposes; or
 - e. electric or motorized bicycles, scooters, mopeds and motor bikes, up to \$5,000.

SPECIAL LIMITS - Personal Property Coverage

This section is deleted and replaced with the following:

Limitations apply to the following personal property. These limits do not increase the amount of insurance under Personal Property Coverage:

- \$500 - Animals, birds and fish
- \$500 - Money, cryptocurrency, travelers checks, stored value cards, bank notes, bullion, numismatic property, gold other than goldware or gold-plated ware, silver other than silverware or silver-plated ware and platinum other than platinumware or platinum-plated ware
- \$1,000 - Theft, misplacing or losing of trading cards, including sports cards
- \$2,000 - Accounts, bills, deeds, evidences of debt, letters of credit, notes other than bank notes, passports, securities, tickets, stamps and philatelic property
- \$2,000 - Trailers and campers not otherwise insured, whether licensed or not
- \$2,000 - Watercraft, including their trailers, whether licensed or not, furnishings, equipment and outboard motors
- \$2,000 - Manuscripts

- \$3,000 - Theft, misplacing or losing of guns and related equipment
- \$3,000 - Theft, misplacing or losing of jewelry, watches, precious and semi-precious stones
- \$3,000 - Theft, misplacing or losing of furs
- \$3,000 - Theft, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware, pewterware, platinumware and platinum-plated ware
- \$3,000 - Property on the "**residence premises**" used primarily for "**business**" purposes conducted on the "**residence premises**," including property in storage, held as samples, or held for sale or delivery after sale
- \$1,500 - Property away from the "**residence premises**," used primarily for "**business**" purposes regardless of whether the "**business**" is conducted on or away from the "**residence premises**"
- 10% of Personal Property Coverage (but not less than \$2,000) - Personal property usually situated at any residence owned or occupied by "**anyone we protect**" other than a "**residence premises**." Personal property in a newly-acquired principal residence is not subject to this limitation for the 30 days immediately after "**you**" begin to move property there.

EXCLUSIONS - What We Do Not Cover - Dwelling And Other Structures Coverages

"We" do not pay for loss resulting directly or indirectly from any of the following, even if other events or happenings contributed concurrently, or in sequence, to the loss:

Exclusion 5.a. is deleted and replaced with the following:

5. caused by:
 - a. termites, vermin, insects, rodents, birds (except glass breakage), skunks, spiders, reptiles or bats;

EXCLUSIONS - What We Do Not Cover – Personal Property Coverage

"We" do not pay for loss resulting directly or indirectly from any of the following, even if other events or happenings contributed concurrently, or in sequence, to the loss:

Exclusion 5.a. is deleted and replaced with the following:

5. caused by:
 - a. termites, vermin, insects, rodents, birds (except glass breakage), skunks, spiders, reptiles or bats;

RIGHTS AND DUTIES – CONDITIONS – SECTION I

APPRAISAL

This Condition is deleted and replaced with the following:

If "**you**" and "**we**" fail to agree on the actual cash value or cost to repair or replace damage to covered property caused by a peril insured against, either party may make written demand for an appraisal. Each party will select a competent, disinterested and impartial appraiser and notify the other of the appraiser's identity within 20 days after the demand is received. The appraisers will select a competent, disinterested and impartial umpire. If the appraisers are unable to agree upon an umpire within 15 days after both appraisers have been identified, "**you**" or "**we**" can ask a judge of a court of record in the state where "**your**" "**residence premises**" is located to select an umpire.

The appraisers will then determine the actual cash value or cost to repair or replace damage to covered property caused by a peril insured against. If the appraisers submit a written report of an agreement to "**us**," the amount agreed upon will be the amount owed. If they cannot agree, they will submit their differences to the umpire. A written award by two will determine the amount owed.

Each party will pay the appraiser it chooses, and equally bear expenses of the appraisal. However, if the written demand for appraisal is made by "**us**," "**we**" will pay for the reasonable cost of "**your**" appraiser and "**your**" share of the cost of the umpire.

"We" will not be held to have waived any rights by any act relating to the appraisal.

This is not an agreement to arbitrate. The appraisers and umpire are only authorized to determine actual cash value or the cost to repair or replace damaged property. The appraisers and umpire are not authorized to determine if a loss is covered or excluded under the policy.

HOME AND FAMILY LIABILITY PROTECTION - SECTION II

EXCLUSIONS – What We Do Not Cover

Bodily Injury Liability Coverage

Property Damage Liability Coverage

Personal Injury Liability Coverage

Medical Payments To Others Coverage

"We" do not cover under Bodily Injury Liability Coverage, Property Damage Liability Coverage, Personal Injury Liability Coverage and Medical Payments To Others Coverage:

Exclusion 6. b. is deleted and replaced with the following:

6. "**bodily injury**," "**property damage**" or "**personal injury**" arising out of the ownership, maintenance or use of:
 - b. any land motor vehicle owned or operated by or rented or loaned to "**anyone we protect**."

"We" do cover motor vehicles if:

- 1) they are used solely at an **"insured location"** and not subject to motor vehicle registration;
- 2) they are kept in dead storage at an **"insured location;"**
- 3) they are a recreational land motor vehicle not designed for use on public roads while at an **"insured location;"**
- 4) they are a low-power recreational land motor vehicle used off of the **"insured location,"** and not designed for use on public roads, but only if they are not built, customized or altered to surpass a speed of 28 miles per hour;
- 5) they are a golf cart, wherever used or located;
- 6) they are a lawn or farm type vehicle or snow blower, wherever used or located, if not subject to motor vehicle registration; or
- 7) they are designed to assist the handicapped.

ADDITIONAL PAYMENTS

Damage To Property Of Others

Damage To Property Of Others is deleted and replaced with the following:

"We" pay, on a **"replacement cost"** basis, up to \$10,000 per **"occurrence"** for **"property damage"** to property of others caused by **"anyone we protect."** This coverage also applies to property of others in the possession of **"anyone we protect."**

"We" will not pay for **"property damage:"**

1. to the extent of any amount recoverable under SECTION I of this policy;
2. caused intentionally by **"anyone we protect"** who has attained the age of 13;
3. to property owned by **"anyone we protect;"**
4. to property owned by or rented to a tenant of **"anyone we protect"** or a **"resident"** of **"your"** household; or
5. arising out of:
 - a. an act or omission in connection with a premises (other than an **"insured location"**) owned, rented or controlled by **"anyone we protect;"**
 - b. **"business"** pursuits; or
 - c. ownership, maintenance or use of a motor vehicle, **"aircraft"** or watercraft. **"We"** will pay for **"property damage"** to a land motor vehicle designed for recreational use off public roads while in the possession of or caused by **"anyone we protect"** if:
 - 1) not subject to motor vehicle registration; and
 - 2) not owned by **"anyone we protect."**

OTHER PROVISIONS

All other provisions of the policy apply.

IMPORTANT NOTICE

CHANGES TO YOUR ERIESECURE HOME POLICY

Dear Policyholder:

We are pleased to advise you that ERIE has made enhancements to our ErieSecure Home Policy Program. Your ErieSecure Home Policy may include revised endorsements since you received your last policy. This notice provides a summary of those enhancements below.

REVISIONS TO YOUR ERIESECURE HOME POLICY

ERIESECURE HOME POLICY CHANGE ENDORSEMENT

- Under PROPERTY PROTECTION – SECTION I, OUR PROMISE – Personal Property Coverage:
 - we have increased coverage for loss of tapes, compact discs or similar media by theft from a motor vehicle or other motorized land conveyance from \$150 to \$300.
- Under PROPERTY PROTECTION – SECTION I, OUR PROMISE – Personal Property Coverage:
 - the language has been revised to allow coverage for motor vehicle parts not attached to the vehicle.
- Under PROPERTY PROTECTION – SECTION I, OUR PROMISE – SPECIAL LIMITS - Personal Property Coverage:
 - we have increased the limit for property on the "residence premises" used primarily for "business" purposes conducted on the "residence premises" from \$2,500 to \$3,000.
 - we have increased the limit for property away from the "residence premises," used primarily for "business" purposes from \$500 to \$1,500.
- Under HOME AND FAMILY LIABILITY PROTECTION – SECTION II, ADDITIONAL PAYMENTS – Damage To Property Of Others:
 - we have increased the property damage amount that we pay on a "replacement cost" basis from \$1,000 to \$10,000 per occurrence.

REVISIONS TO OPTIONAL ENDORSEMENTS

The following changes apply only if your Policy Declarations displays the optional endorsement(s) shown below. If your previous policy included any of these optional coverages, there are revised editions of the forms included with the renewal of your policy.

INCIDENTAL BUSINESS OCCUPANCY ENDORSEMENT

- Under HOME SHARING INCIDENTAL BUSINESS, HOME AND FAMILY LIABILITY PROTECTION – SECTION II, ADDITIONAL PAYMENTS, Damage To Property Of Others:
 - we have increased the property damage amount that we pay on a "replacement cost" basis from \$2,500 to \$10,000 per occurrence.

ERIESECURE HOME ADVANTAGE ENDORSEMENT

- Under PROPERTY PROTECTION – SECTION I, SPECIAL LIMITS – Personal Property Coverage:
 - we have increased the limit for property on the "residence premises" used primarily for "business" purposes conducted on the "residence premises" from \$2,500 to \$3,000.
 - we have increased the limit for property away from the "residence premises," used primarily for "business" purposes from \$500 to \$1,500.

We appreciate your business and are pleased to be able to offer you this ErieSecure Home Policy and renewal packet. If you have any questions, please contact your ERIE Agent.

This Notice is intended to summarize changes to your policy. No coverage is provided by this summary; nor should it be construed to replace any provision of your policy. Please read your policy and its endorsements for details regarding coverage, including exclusions or limitations of coverage. In the case of any conflict between the explanation in the notice and the policy, the policy language controls.

IMPORTANT NOTICE

CHANGES TO YOUR ERIESECURE HOME POLICY – PENNSYLVANIA

Dear Policyholder:

We are pleased to advise you that ERIE has made enhancements to our ErieSecure Home Policy Program. Your ErieSecure Home Policy may include revised endorsements since you received your last policy. This notice provides a summary of those enhancements below.

REVISIONS TO OPTIONAL ENDORSEMENTS

The following changes apply only if your Policy Declarations displays the optional endorsement(s) shown below. If your previous policy included any of these optional coverages, there are revised editions of the forms included with the renewal of your policy.

ERIESECURE HOME PLUS ENDORSEMENT

- Under PROPERTY PROTECTION – SECTION I, OUR PROMISE – Personal Property Coverage:
 - the language has been revised to allow coverage for motor vehicle parts not attached to the vehicle.

ERIESECURE HOME PLUS ENDORSEMENT – INCLUDING COVERAGE FOR LOSS CAUSED BY BACK UP THROUGH SEWERS OR DRAINS

- Under PROPERTY PROTECTION – SECTION I, OUR PROMISE – Personal Property Coverage:
 - the language has been revised to allow coverage for motor vehicle parts not attached to the vehicle.

ERIESECURE HOME SELECT ENDORSEMENT

- Under PROPERTY PROTECTION – SECTION I, OUR PROMISE – Personal Property Coverage:
 - the language has been revised to allow coverage for motor vehicle parts not attached to the vehicle.

ERIESECURE HOME SELECT ENDORSEMENT – INCLUDING COVERAGE FOR LOSS CAUSED BY BACK UP THROUGH SEWERS OR DRAINS

- Under PROPERTY PROTECTION – SECTION I, OUR PROMISE – Personal Property Coverage:
 - the language has been revised to allow coverage for motor vehicle parts not attached to the vehicle.

We appreciate your business and are pleased to be able to offer you this ErieSecure Home Policy and renewal packet. If you have any questions, please contact your ERIE Agent.

This Notice is intended to summarize changes to your policy. No coverage is provided by this summary; nor should it be construed to replace any provision of your policy. Please read your policy and its endorsements for details regarding coverage, including exclusions or limitations of coverage. In the case of any conflict between the explanation in the notice and the policy, the policy language controls.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FIRE OR LIGHTNING DEDUCTIBLE ENDORSEMENT

(ErieSecure Home, ErieSecure Property and ErieSecure Rental)

DEFINITIONS

Words and phrases in bold type and quotations are used as defined in the DEFINITIONS section of the policy.

PROPERTY PROTECTION - SECTION I

DEDUCTIBLE

The following is added under DEDUCTIBLE:

If a loss is caused by the perils of fire or lightning, "**we**" will pay for only that part of the total of all losses payable under PROPERTY PROTECTION - SECTION I that exceeds the Fire Or Lightning Deductible shown on the "**Declarations.**"

The perils of fire or lightning include, but are not limited to:

- fire;
- lightning;
- explosion;

- smoke;
- woodburning stove; or
- collapse of a building or any part of a building due to fire, lightning or explosion.

If a Fire Or Lightning Deductible is shown on the "**Declarations,**" no other deductible in the policy will be enforced due to a loss caused by fire or lightning.

In the event of a total loss to the dwelling from the perils of fire or lightning, no deductible will apply.

OTHER PROVISIONS

This endorsement does not create or alter the coverage contained in the policy or any endorsement attached to the policy.

All other provisions of the policy, including any fire or lightning exclusions, apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM DEDUCTIBLE ENDORSEMENT

(ErieSecure Home, ErieSecure Property and ErieSecure Rental)

DEFINITIONS

Words and phrases in bold type and quotations are used as defined in the DEFINITIONS section of the policy.

PROPERTY PROTECTION - SECTION I

DEDUCTIBLE

The following is added under DEDUCTIBLE:

If a loss is caused by the peril of wind, "**we**" will pay for only that part of the total of all losses payable under PROPERTY PROTECTION - SECTION I that exceeds the Windstorm Deductible shown on the "**Declarations.**"

The peril of wind includes, but is not limited to:

- wind;
- falling objects due to wind; or

- collapse of a building or any part of a building due to wind.

If a Windstorm Deductible is shown on the "**Declarations,**" no other deductible in the policy will be enforced due to a loss caused by wind.

In the event of a total loss to the dwelling from the peril of wind, no deductible will apply.

OTHER PROVISIONS

This endorsement does not create or alter the coverage contained in the policy or any endorsement attached to the policy.

All other provisions of the policy, including any wind exclusions, apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER DEDUCTIBLE ENDORSEMENT

(ErieSecure Home, ErieSecure Property and ErieSecure Rental)

DEFINITIONS

Words and phrases in bold type and quotations are used as defined in the DEFINITIONS section of the policy.

PROPERTY PROTECTION - SECTION I

DEDUCTIBLE

The following is added under DEDUCTIBLE:

If you have coverage for the peril of water and the loss is caused by the peril of water, "**we**" will pay for only that part of the total of all losses payable under PROPERTY PROTECTION - SECTION I that exceeds the Water Deductible shown on the "**Declarations.**"

The peril of water includes, but is not limited to:

- water;
- bursting of a pipe, heating system or hot water tank or hose;
- sudden and accidental sprinkler leakage;
- sudden and accidental discharge or overflow of water or steam of a household appliance;
- water damage due to freezing;
- weight of ice or snow;

- collapse of a building or any part of a building due to the weight of ice, snow or sleet or the weight of rain which collects on the roof;
- waterbed;
- aquarium;
- flood, if purchased under Manufactured Home comprehensive coverage;
- sewer or drain backup, if purchased and shown on the "**Declarations;**" or
- Extended Water Coverage (includes sewer or drain backup and flood), if purchased under ErieSecure Home or ErieSecure Rental with comprehensive perils and shown on the "**Declarations.**"

If a Water Deductible is shown on the "**Declarations,**" no other deductible in the policy will be enforced due to a loss caused by water.

In the event of a total loss to the dwelling from the peril of water, no deductible will apply.

OTHER PROVISIONS

This endorsement does not create or alter the coverage contained in the policy or any endorsement attached to the policy.

All other provisions of the policy, including any water exclusions, apply.

IMPORTANT NOTICE TO POLICYHOLDERS

Dear Policyholder,

Changes have been made to your Water Deductible Endorsement. Language has been added to include Extended Water Coverage as an additional type of peril under PROPERTY PROTECTION – SECTION I - DEDUCTIBLE. This additional peril will only be applicable if you purchase Extended Water Coverage as reflected on the Declarations.

If you would like to learn more about Extended Water Coverage, please contact your ERIE Agent.

Please read your policy, and its endorsements for details regarding coverage, including exclusions or limitations of coverage. In the case of any conflict between the explanation in this notice and the policy, the policy language controls.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HAIL DEDUCTIBLE ENDORSEMENT

(ErieSecure Home, ErieSecure Property and ErieSecure Rental)

DEFINITIONS

Words and phrases in bold type and quotations are used as defined in the DEFINITIONS section of the policy.

PROPERTY PROTECTION - SECTION I

DEDUCTIBLE

The following is added under DEDUCTIBLE:

If a loss is caused by the peril of hail, "**we**" will pay for only that part of the total of all losses payable under PROPERTY PROTECTION - SECTION I that exceeds the Hail Deductible shown on the "**Declarations.**"

The peril of hail includes, but is not limited to hail or

collapse of a building or any part of a building due to hail.

If a Hail Deductible is shown on the "**Declarations,**" no other deductible in the policy will be enforced due to a loss caused by hail.

In the event of a total loss to the dwelling from the peril of hail, no deductible will apply.

OTHER PROVISIONS

This endorsement does not create or alter the coverage contained in the policy or any endorsement attached to the policy.

All other provisions of the policy, including any hail exclusions, apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THEFT OR VANDALISM DEDUCTIBLE ENDORSEMENT

(ErieSecure Home, ErieSecure Property and ErieSecure Rental)

DEFINITIONS

Words and phrases in bold type and quotations are used as defined in the DEFINITIONS section of the policy.

PROPERTY PROTECTION - SECTION I

DEDUCTIBLE

The following is added under DEDUCTIBLE:

If you have coverage for the perils of theft or vandalism and the loss is caused by the perils of theft or vandalism, "**we**" will pay for only that part of the total of all losses payable under PROPERTY PROTECTION - SECTION I that exceeds the Theft Or Vandalism Deductible shown on the "**Declarations.**"

The perils of theft or vandalism include, but are not limited to:

- theft;
- mysterious disappearance;
- riot or civil commotion; or
- vandalism or malicious mischief.

The Theft Or Vandalism Deductible does not apply to:

- Theft of Building Materials;

- Identity Recovery;
- Credit Card, Electronic Fund Transfer Card or Access Device losses;
- Farm Property Coverage Endorsement;
- Personal Articles Coverage Endorsement;
- ErieSecure Plus Endorsement - computer and media coverage; or
- ErieSecure Select Endorsement - computer and media coverage.

These coverages are only available if listed in the policy or shown on the "**Declarations.**"

If a Theft Or Vandalism Deductible is shown on the "**Declarations,**" no other deductible in the policy will be enforced due to a loss caused by theft or vandalism.

In the event of a total loss to the dwelling from the perils of theft or vandalism, no deductible will apply.

OTHER PROVISIONS

This endorsement does not create or alter the coverage contained in the policy or any endorsement attached to the policy.

All other provisions of the policy, including any theft or vandalism exclusions, apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED STORM DEDUCTIBLE ENDORSEMENT

(ErieSecure Home, ErieSecure Property and ErieSecure Rental)

DEFINITIONS

Words and phrases in bold type and quotations are used as defined in this endorsement. If a word or phrase is not defined in this endorsement, then the word or phrase is defined in the DEFINITIONS section of the policy.

The following definition is added:

- **"Named Storm"** means a weather-related event involving wind that has been assigned a formal name by the National Oceanic and Atmospheric Administration (NOAA); including any of its offices, centers or agencies. **"Named Storm"** includes hurricanes, tropical depressions and tropical storms originating in the Atlantic or Pacific Oceans. **"Named Storm"** does not include any winter-weather related storms.

The **"Named Storm"** applies during the time period:

- a. beginning at the time an advisory, watch or warning for a **"Named Storm"** is first issued or declared for any part of the state; and
- b. ending 24 hours following the termination of the last advisory, watch or warning for a **"Named Storm"** for any part of the state.

PROPERTY PROTECTION - SECTION I

DEDUCTIBLE

The following is added under DEDUCTIBLE:

If a loss is caused by a **"Named Storm,"** "we" will pay for only that part of the total of all losses payable under PROPERTY PROTECTION - SECTION I that exceeds the **"Named Storm"** Deductible shown on the **"Declarations."**

The **"Named Storm"** Deductible applies only to the peril of wind.

If a **"Named Storm"** Deductible is shown on the **"Declarations,"** no other deductible in the policy will be enforced due to a loss caused by a **"Named Storm."**

In the event of a total loss to the dwelling from a **"Named Storm,"** no deductible will apply.

OTHER PROVISIONS

This endorsement does not create or alter the coverage contained in the policy or any endorsement attached to the policy.

All other provisions of the policy, including any wind exclusions, apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ERIESECURE HOME SELECT ENDORSEMENT – INCLUDING COVERAGE FOR LOSS CAUSED BY BACK UP THROUGH SEWERS OR DRAINS - PENNSYLVANIA

(ErieSecure Home)

DEFINITIONS

Words and phrases in bold type and quotations are used as defined in this endorsement. If a word or phrase in bold type and quotations is not defined in this endorsement, then the word or phrase is defined in the DEFINITIONS section of the policy.

The following definitions apply to Equipment Breakdown Coverage:

- **"Equipment Breakdown"** means direct physical loss or damage:
 1. originating within:
 - a. boilers, fired or unfired pressure vessels, vacuum vessels and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:
 - 1) waste disposal piping;
 - 2) any piping forming part of a fire protective system; and
 - 3) any water piping other than:
 - a) boiler feed water piping between the feed pump and the boiler;
 - b) boiler condensate return piping; or
 - c) water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating purposes;
 - b. all mechanical, electrical, electric or fiber optic equipment; and
 2. caused by, resulting from, or consisting of:
 - a. mechanical breakdown;
 - b. electrical or electronic breakdown; or
 - c. rupture, bursting, bulging, implosion or steam explosion.
- **"Green"** means products, materials, methods and processes certified by a **"Green Authority"** that

conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact.

- **"Green Authority"** means an authority on **"Green"** buildings, products, materials, methods or processes certified and accepted by Leadership in Energy and Environmental Design (LEED®), **"Green"** Building Initiative Green Globes®, Energy Star Rating System or other recognized **"Green"** rating system.
- **"Vehicle"** includes, but is not limited to an automobile, truck, motorcycle, trailer, snowmobile, lawnmower, tractor, motorized bicycle, moped, skateboard, scooter, motor bike, golf cart or any equipment mounted on a vehicle.

The following definitions apply to Personal Cyber Event Coverage:

- **Advance fee fraud** means a type of fraud in which individuals are required to pay a fee before receiving promised stocks, services, money, or products, which ultimately are never given.
- **"Affected individual"** means any person whose **"personally identifying information"** is lost, stolen, accidentally released, or accidentally published by a **"personal data breach"** covered under this Personal Cyber Event Coverage.
- **"Anyone we protect"** means **"you"** and the following **"residents"** of **"your"** household:
 1. relatives and wards;
 2. other persons in the care of **"anyone we protect;"**
 3. a Domestic Partner named on the **"Declarations."**
- **"Case Manager"** means a person assigned by **"us"** to help **"anyone we protect"** to recover control over his or her personal identity and provide support with a **"cyber event."** This help may include contacting authorities, credit bureaus, creditors and businesses. Such contacts will take place with the permission and cooperation of **"anyone we protect."**

- **"Cyber attack"** means any of the following:
 1. introduction of a virus into the device of **"anyone we protect,"** a phishing or hacking attack or a denial of service attack directed at **"anyone we protect;"**
 2. **"cyber extortion;"**
 3. **"cyber bullying;"** or
 4. a **"personal data breach."**
- **"Cyber bullying"** means a series of two or more willful and repeated or continuing acts of harassment or intimidation committed using a computer, telephone, mobile or other electronic device. This may also include:
 1. embarrassment;
 2. humiliation;
 3. defamation of character;
 4. slander;
 5. invasion of privacy; or
 6. threats of violence

Methods of **"cyber bullying"** may include texting, instant messaging, chat rooms, photos and other content posted on social media. This definition applies to PROPERTY PROTECTION – SECTION I, Identity Theft And Personal Cyber Event Coverage only.

- **"Cyber event"** means any of the following, when such event results in direct financial loss to **"anyone we protect:"**
 1. **"identity theft;"**
 2. the unauthorized use of a card, card number or account number associated with a bank card, credit card or debit card issued to or registered in the name of **"anyone we protect,"** when **"anyone we protect"** is legally liable for such use;
 3. forgery or alteration of any check or negotiable instrument;
 4. acceptance in good faith of counterfeit currency;
 5. an intentional and criminal deception of **"anyone we protect"** to induce **"anyone we protect"** to part voluntarily with something of value; or
 6. a **"cyber attack."**

"Cyber event" does not mean or include any event:

1. between **"anyone we protect"** and any of the following:
 - a. the current or former spouse, common law spouse or domestic partner of **"anyone we protect;"**
 - b. the grandparent, parent, sibling, child or grandchild of **"anyone we protect;"** or
 - c. any **"resident"** of the household of **"anyone we protect."**

2. involving use of a card, card number or account number:
 - a. by a person who has been authorized by **"anyone we protect"** to use such card or number, unless such authorization was obtained through an intentional and criminal deception of **"anyone we protect;"** or
 - b. if **"anyone we protect"** has not complied with all terms and conditions under which the card or number was issued.
 3. arising from the **"business"** or professional service of **"anyone we protect;"**
 4. involving a dispute or disagreement over the completeness, authenticity or value of any product, service or financial instrument;
 5. arising from a charitable contribution, donation or gift by **"anyone we protect;"**
 6. arising from an online auction or the use of an online auction site;
 7. arising from any lottery, gambling or game of chance; or
 8. arising from any **"advance fee fraud"** or other fraud in which **"anyone we protect"** provides money, including investment activities, based on an expectation of receiving at some future time a larger amount of money or something with a greater value than the money provided.
- **"Cyber event expenses"** means any of the following reasonable and necessary expenses that are incurred as a direct result of a **"cyber event:"**
 1. costs for re-filing applications for loans, grants or other credit instruments.
 2. costs for notarizing affidavits or other similar documents, long distance telephone calls and postage.
 3. costs for credit reports from established credit bureaus.
 4. fees and expenses for an attorney approved by **"us"** for the following:
 - a. the defense of any civil suit brought against **"anyone we protect."**
 - b. the removal of any civil judgment wrongfully entered against **"anyone we protect."**
 - c. legal assistance for **"anyone we protect"** at an audit or hearing by a governmental agency.
 - d. legal assistance in challenging the accuracy of the consumer credit report of **"anyone we protect."**
 - e. The defense of any criminal charges brought against **"anyone we protect"** arising from the actions of a third party using the personal identity of **"anyone we protect."**

These legal costs are part of, and not in addition to, the Identity Theft And Personal Cyber Event Coverage limit.

5. actual lost wages of **"anyone we protect"** for time reasonably and necessarily taken away from work and away from the work premises. Time away from work includes partial or whole work days. Actual lost wages may include payment for vacation days, discretionary days, floating holidays and paid personal days. Actual lost wages does not include sick days or any loss arising from time taken away from self employment. Necessary time off does not include time off to do tasks that could reasonably have been done during non-working hours. This is subject to a sub limit of \$5,000, it is part of, and not in addition to, the Identity Theft And Personal Cyber Event Coverage limit. Coverage is limited to wages lost within 12 months after the first discovery of the **"cyber event"** by **"anyone we protect."**
6. actual costs for supervision of children or elderly or infirm relatives or dependents of **"anyone we protect"** during the time reasonably and necessarily taken away from such supervision. Such care must be provided by a professional care provider who is not a relative of **"anyone we protect."** This coverage is subject to a \$5,000 sub limit which is part of, and not in addition to, the Identity Theft And Personal Cyber Event Coverage limit. Coverage is limited to expenses incurred within 12 months after the first discovery of the **"cyber event"** by **"anyone we protect."**
7. actual costs for counseling from a licensed mental health professional. Such care must be provided by a professional care provider who is not a relative of **"anyone we protect."** This coverage is subject to a sub limit of \$1,000, it is part of, and not in addition to, the Identity Theft And Personal Cyber Event Coverage limit. Coverage is limited to counseling that takes place within 12 months after the first discovery of the **"cyber event"** by **"anyone we protect."** Mental health counseling incurred by a minor who is a victim of **"cyber bullying"** is not subject to the \$1,000 sub limit. **"Anyone we protect"** must provide all documentation requested by **"us"** regarding the **"cyber bullying."** This includes diagnosis by a licensed mental health professional stating the **"cyber bullying"** caused mental anguish or mental injury.
8. reasonable fees and expenses if **"anyone we protect"** is a victim of **"cyber bullying"** and incurs temporary private tutoring expenses, unreimbursed tuition or an increase in tuition to relocate the minor to another school, within 120 days after the **"cyber bullying"** occurs or within 120 days after **"you,"** the parent or guardian of the minor, discover the **"cyber bullying"** whichever is later.
9. any other reasonable costs necessarily incurred by **"anyone we protect"** as a direct result of an **"identity theft."** Such costs include:
 - a. costs by **"anyone we protect"** to recover control over his or her personal identity.
 - b. deductibles or service fees from financial institutions.

Such costs do not include:

 - a. costs to avoid, prevent or detect **"identity theft"** or other loss.
 - b. monies lost or stolen.
 - c. costs that are restricted or excluded elsewhere in this endorsement or policy.

This is subject to a sub limit of \$1,000, it is part of, and not in addition to, the Identity Theft And Personal Cyber Event Coverage limit. Coverage is limited to costs incurred within 12 months after the first discovery of the **"cyber event"** by **"anyone we protect."**
10. reasonable fees and expenses for forensic investigation by a cyber security consultant.
11. any other reasonable costs necessarily incurred by **"anyone we protect"** as a direct result of a **"cyber event."** These costs may include, but are not limited to the following:
 - a. reimbursement for data recovery and system restoration of the device belonging to **"anyone we protect"** if it is damaged by a **"cyber attack."** This coverage is subject to a sub limit of \$2,500 and will be settled on a replacement cost basis. This sub limit is part of, and not in addition to, the Identity Theft And Personal Cyber Event Coverage limit.
 - b. reimbursement for money that **"anyone we protect"** pays to a person or group believed to be responsible for a **"cyber extortion"** threat, in order to terminate that threat, is subject to a sub limit of \$2,500. This sub limit is part of, and not in addition to, the Identity Theft And Personal Cyber Event Coverage limit.
 - c. reimbursement for reasonable expenses **"anyone we protect"** incurs as a result of notifying those impacted by a **"personal data breach"** **"anyone we protect"** is held liable for, are subject to a limit of \$30,000 annual aggregate per insured individual.
 - **"Cyber extortion"** means a credible threat, including, but not limited to, a demand for money, which is directed at **"anyone we protect"** using a computer, telephone, mobile or other electronic device to:
 1. release, divulge, destroy or use **"personally identifying information"** contained in the device of **"anyone we protect;"**
 2. introduce a virus in the device of **"anyone we protect;"**
 3. corrupt, damage, disable, destroy or alter the device of **"anyone we protect;"** or

4. deny, restrict or hinder access to the device of **"anyone we protect,"** including the threat of a denial of service attack.

- **"Identity theft"** means the fraudulent use of the social security number or other method of identifying **"anyone we protect."** This includes the fraudulent use of the personal identity of **"anyone we protect"** to establish credit accounts, secure loans, enter into contracts or commit crimes.

"Identity theft" does not include the unauthorized use of a **"business"** name, doing **"business"** as or any other method of identifying a **"business"** activity.

"Identity theft" does not include the unauthorized use of a valid credit card, credit account or bank account. However, **"identity theft"** does include the fraudulent alteration of account profile information, such as the address to which statements are sent.

- **"Personal data breach"** means the loss, theft, accidental release, or accidental publication of **"personally identifying information"** regarding one or more **"affected individuals,"** if such loss, theft, accidental release, or accidental publication has or could reasonably result in the fraudulent use of such information. This definition is subject to the following provisions:
 1. at the time of the loss, theft, accidental release, or accidental publication, the **"personally identifying information"** must be in the direct care, custody, or control of **"anyone we protect."**
 2. **"Personal data breach"** includes disposal or abandonment of **"personally identifying information"** without appropriate safeguards such as shredding or destruction, subject to the following provisions:
 - a. the failure to use appropriate safeguards by **"anyone we protect"** must be accidental and not reckless or deliberate; and
 - b. such disposal or abandonment must take place during the time period for which this coverage is effective.
 3. **"Personal data breach"** includes situations where there is a reasonable cause to suspect that such **"personally identifying information"** has been lost, stolen, accidentally released, or accidentally published, even if there is no firm proof. All **"personal data breaches"** that are discovered at the same time or arise from the same cause will be considered one **"personal data breach."**
- **"Personally identifying information"** means information that could be used to commit fraud or other illegal activity involving the credit or identity of an **"affected individual."** This includes but is not limited to, social security numbers, driver's license numbers, credit card numbers, bank account

information, or any other account numbers correlated with names and addresses.

- **"Privacy and security claim"** means a suit alleging liability of **"anyone we protect"** for:
 1. a **"personal data breach;"**
 2. the failure to prevent the transmission of a virus from the device of **"anyone we protect"** to the device of any other person; or
 3. the failure to prevent or hinder participation of the device of **"anyone we protect"** in a denial of service attack directed against the device of any other person.

The following definitions apply only to Underground Service Line Coverage:

- **"Covered service line"**
 1. **"Covered service line"** means underground piping and wiring, including permanent connections, valves or attached devices providing one of the following services to **"your"** **"residence premises:"**
 - a. communications, including cable transmission, data transmission, internet access and telecommunications;
 - b. compressed air;
 - c. drainage;
 - d. electrical power;
 - e. heating, including geothermal, natural gas, propane and steam;
 - f. waste disposal; or
 - g. water.
 2. A **"covered service line"** must be owned by **"you"** or **"you"** must be responsible for its repair or replacement as required by law, regulation or service agreement. Should repair or replacement be **"your"** responsibility, a **"covered service line"** ends at the precise location where **"your"** responsibility for such repair or replacement ends. However, in no event will a **"covered service line"** extend beyond the point of connection to the main service or utility line.
- **"Earth movement"** means:
 1. earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
 2. landslide, mudslide or mudflow;
 3. subsidence or sinkhole collapse;
 4. tsunami or volcanic action; or
 5. any other naturally occurring **"earth movement"** including earth sinking, rising or shifting.
- **"One service line failure"** means: If an initial **"service line failure"** causes other **"service line failures,"** all will be considered **"one service line failure."** All **"service line failures"** that are the result of the same event will be considered **"one service line failure."**

- **"Service line failure"** means a leak, break, tear, rupture, collapse or arcing of a **"covered service line"** not otherwise excluded by this endorsement. A **"service line failure"** may be caused by, but is not limited to, the following perils:
 1. wear and tear, marring, deterioration or hidden decay;
 2. rust or other corrosion;
 3. mechanical breakdown, latent defect or inherent vice;
 4. weight of vehicles, equipment, animals or people;

5. vermin, insects, rodents or other animals;
6. artificially generated electrical current;
7. freezing or frost heave;
8. external force from a shovel, backhoe or other form of excavation; or
9. tree or other root invasion.

"Service line failure" does not include blockage or low pressure of a **"covered service line"** when there is no physical damage to the **"covered service line."**

POLICY COVERAGE ENHANCEMENTS

PROPERTY PROTECTION - SECTION I

OUR PROMISE - Personal Property Coverage

"We" will pay for loss to:

Item 7. is deleted and replaced with the following:

7. electronic apparatus and equipment:
 - a. while in or upon a motor vehicle or other motorized land conveyance; and
 - b. if the electronic apparatus is equipped to be operated by power from the electrical system of the vehicle or conveyance while retaining its capability of being operated by other sources of power.

Electronic apparatus includes cellular phones, fax machines, radios, tape and disc players, and similar equipment or devices for the recording, reproduction, receiving, or transmitting of sound or pictures. Electronic apparatus also includes accessories used in conjunction with such apparatus including antennas, tapes, wires, records, discs or other media.

When there is loss of tapes, compact discs or similar media by theft from a motor vehicle or other motorized land conveyance, **"we"** will pay up to \$1,000 for the tapes, compact discs or similar media.

"We" do not pay for loss to:

Item 1. is deleted and replaced with the following:

1. land motor vehicles. **"We"** do cover vehicles not subject to motor vehicle registration which are:
 - a. designed to assist the handicapped;
 - b. used to service the **"insured location;"**
 - c. low-power recreational land motor vehicles not designed for use on public roads, but only if they are not built, customized or altered to surpass a speed of 10 miles per hour and are not a motorized bicycle, moped, scooter or motor bike;

- d. lawn and garden tractors 30 horsepower and under and their implements when used on other than the **"insured location"** and not for **"business"** purposes; or
- e. electric or motorized bicycles, scooters, mopeds and motor bikes, up to \$5,000.

SPECIAL LIMITS - Personal Property Coverage

This section is deleted and replaced with the following:

Limitations apply to the following personal property. The amount shown is the total amount in any one loss. These limits do not increase the amount of insurance under Personal Property Coverage:

- \$2,000 - Animals, birds and fish
- \$1,500 - Money, cryptocurrency, travelers checks, stored value cards, bank notes, bullion, numismatic property, gold other than goldware or gold-plated ware, silver other than silverware or silver-plated ware and platinum other than platinumware or platinum-plated ware
- \$10,000 - Theft, misplacing or losing of trading cards, including sports cards. The maximum amount **"we"** will pay for theft, misplacing or losing of any one item is \$3,000.
- \$5,000 - Accounts, bills, deeds, evidences of debt, letters of credit, notes other than bank notes, passports, securities, tickets, stamps and philatelic property
- \$5,000 - Trailers and campers not otherwise insured, whether licensed or not
- \$5,000 - Watercraft, including their trailers, whether licensed or not, furnishings, equipment and outboard motors
- \$2,000 - Manuscripts
- \$10,000 - Theft, misplacing or losing of guns and related equipment. The maximum amount **"we"** will pay for theft, misplacing or losing of any one item is \$3,000.

- \$10,000 - Theft, misplacing or losing of jewelry, watches and precious and semi-precious stones. The maximum amount "we" will pay for theft, misplacing or losing of any one item is \$3,000.
- \$10,000 - Theft, misplacing or losing of furs. The maximum amount "we" will pay for theft, misplacing or losing of any one item is \$3,000.
- \$10,000 - Theft, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware, pewterware, platinumware and platinum-plated ware. The maximum amount "we" will pay for theft, misplacing or losing of any one item is \$3,000.
- Amount Of Insurance Shown On "**Declarations**" - Property on the "**residence premises**" used primarily for "**business**" purposes conducted on the "**residence premises**," including property in storage, held as samples, or held for sale or delivery after sale, the maximum amount "we" will pay in any one loss is the amount shown on the "**Declarations**."
Twenty percent of the increased amount applying to property used primarily for "**business**" purposes regardless of whether the "**business**" is conducted on or away from the "**residence premises**."
This endorsement does not increase the Personal Property Coverage amount of insurance.
- 20% of Personal Property Coverage (but not less than \$2,000) - Personal property usually situated at any residence owned or occupied by "**anyone we protect**" other than a "**residence premises**." Personal property in a newly-acquired principal residence is not subject to this limitation for the 30 days immediately after "**you**" begin to move property there.

OUR PROMISE - Loss Of Use Coverage

No Deductible Applies

Additional Living Expenses

Additional Living Expenses is deleted and replaced with the following:

If an insured property loss covered under PROPERTY PROTECTION - SECTION I, OUR PROMISE - Dwelling Coverage, OUR PROMISE - Other Structures Coverage or OUR PROMISE - Personal Property Coverage, makes "**your**" "**residence premises**" uninhabitable, "**we**" will pay all reasonable additional living expenses while "**you**" and members of "**your**" household reside elsewhere.

Payments will be for the shortest time required to repair or replace the premises or, if "**you**" choose, for "**you**" to permanently relocate. These payments will not exceed a 24 month period.

Fair Rental Value

Fair Rental Value is deleted and replaced with the following:

"**We**" will also pay for "**your**" loss of normal rents resulting from the covered loss, less charges and expenses which do not continue while the rented part of the "**residence premises**" is uninhabitable. "**We**" will pay this loss of normal rents only until the rented part is habitable. These payments will not exceed a 24 month period.

ADDITIONAL PAYMENTS

Automatic Garage Door Opener

This ADDITIONAL PAYMENT is deleted and replaced with the following:

"**We**" will pay up to \$2,000 for loss to personal property, including the garage door, at the "**residence premises**" resulting from the use or malfunction of an automatic garage door opener.

Debris Removal After Loss

This ADDITIONAL PAYMENT is deleted and replaced with the following:

"**We**" will pay the expense for removal of:

1. debris of covered property following loss under PERILS WE INSURE AGAINST;
2. ash, dust or particles from volcanic eruption that has caused direct loss to a building or property within a building; or
3. fallen trees which cause damage to covered property, provided coverage is not afforded elsewhere by this policy.

If the amount of insurance applying to the loss is exhausted, "**we**" will pay up to an additional 15% of the amount of insurance applying to the damaged property for removal of debris.

"**We**" will also pay up to \$4,000 per "**occurrence**" with a limit of \$2,000 per tree for the removal of fallen trees on the "**residence premises**" if loss is caused by windstorm, hail or weight of ice, snow or sleet even when covered property is not damaged.

Lock Replacement After Loss

No Deductible Applies

This ADDITIONAL PAYMENT is deleted and replaced with the following:

At "**your**" request, "**we**" will pay up to \$2,000 to replace keys and locks to the exterior doors of the "**residence**

premises," as well as keys and locks to **"your"** other property (autos, boats, etc.) if the keys are stolen during a theft loss. This coverage does not apply to **"business"** property.

"We" will pay for replacement of automatic garage door transmitters when a transmitter has been stolen. Coverage is also provided for the cost to reprogram the frequency on additional transmitters and/or the control unit box.

Loss Assessment

This ADDITIONAL PAYMENT is deleted and replaced with the following:

"We" will reimburse **"you"** for an assessment charged against **"you"** as owner or tenant of the **"residence premises"** by an association or corporation of property owners, minus any other valid and collectible insurance available to the association or corporation covering the same assessment. Under PROPERTY PROTECTION - SECTION I, the assessment must result from a direct loss to property, owned by all the property owners collectively, caused by any of the PERILS WE INSURE AGAINST.

The most **"we"** will pay for any one assessment arising out of a single **"occurrence"** or covered peril, whether under PROPERTY PROTECTION - SECTION I, HOME AND FAMILY LIABILITY PROTECTION - SECTION II, or both, is the amount shown on the **"Declarations."**

If **"you"** are assessed for a covered water loss, **"we"** will pay **"your"** share of the cost of tearing out and replacing any part of an **"insured location"** necessary to repair the system or appliance.

The policy deductible applies to each dwelling under PROPERTY PROTECTION - SECTION I only.

"We" will not pay if the loss is caused by earthquake or land shock waves or tremors which occur before, during or after a volcanic eruption.

"We" also will not pay for any loss assessments charged by a governmental body.

Ordinance Or Law Coverage

This ADDITIONAL PAYMENT is deleted and replaced with the following:

If a loss by a PERIL WE INSURE AGAINST occurs to covered property, or the building containing the covered property, **"we"** will pay for the increased costs incurred due to the enforcement of any ordinance or law that is in force at the time of the loss. The maximum amount **"we"** will pay in any one loss is the amount shown on the **"Declarations."** Payment is in addition to the amount of insurance applying to the loss.

"You" may use this coverage for:

1. the construction, demolition, renovation or repair of the portion of the building damaged by a PERIL WE INSURE AGAINST;
2. the demolition and reconstruction of the undamaged portion of the building if the entire building must be demolished because of damage by a PERIL WE INSURE AGAINST;
3. the removal or replacement of the undamaged portion of the building because of the repair or replacement of the portion of the building damaged by a PERIL WE INSURE AGAINST; or
4. the removal of debris resulting from the construction, demolition, renovation, repair or replacement of Item 1., 2. or 3.

Ordinance Or Law Coverage does not include coverage for:

1. loss in value to any covered building due to the requirements of any ordinance or law; or
2. the cost to comply with any ordinance or law requiring the testing, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, responding to or assessing the effects of any solid, liquid, gaseous or thermal irritant, pollutant or contaminant in or on any covered building.

Trees, Shrubs, Plants And Lawns

This ADDITIONAL PAYMENT is deleted and replaced with the following:

"We" will pay up to an additional 20% of the amount of insurance under Dwelling Coverage for loss to trees, shrubs, plants and lawns at the **"residence premises."**

Coverage applies only to loss caused by the following perils covered under PERILS WE INSURE AGAINST:

1. fire or lightning;
2. explosion or sonic boom;
3. riot or civil commotion;
4. **"aircraft"** or vehicles;
5. smoke; or
6. vandalism, malicious mischief or theft.

"We" will not pay for:

1. more than \$1,500 on any one tree, shrub or plant;
2. damage to lawns by vehicles owned or operated by a **"resident"** of the **"residence premises;"** or
3. trees, shrubs, plants or lawns grown for **"business"** purposes.

HOME AND FAMILY LIABILITY PROTECTION - SECTION II

EXCLUSIONS - What We Do Not Cover

Exclusion 6.c. is deleted and replaced with the following:

- c. watercraft:
- 1) owned by or frequently rented to **"anyone we protect"** if it has inboard or inboard-outdrive motor power of more than 100 horsepower;
 - 2) owned by or frequently rented to **"anyone we protect"** if it is a sailing vessel 26 feet or more in length; or
 - 3) powered by one or more outboard motors with more than 100 total horsepower owned by **"anyone we protect"** at the beginning of the policy period.

However, if **"anyone we protect"** acquires watercraft, regardless of horsepower, coverage applies until liability coverage is obtained under another policy, but no later than the end of the policy period. If the watercraft is acquired within 60 days of the end of the policy period, **"we"** will provide coverage for a maximum of 60 days.

"We" have the right to charge **"you"** an additional premium.

Exclusion 6.c. does not apply while the watercraft is stored on shore.

ADDITIONAL PAYMENTS

The following ADDITIONAL PAYMENT is added:

Criminal Defense Cost Reimbursement – Defense of Persons or Property

"We" will reimburse up to \$25,000 for criminal defense costs and legal expenses **"anyone we protect"** incurs to defend a criminal charge arising from reasonable acts committed by **"anyone we protect"** to protect persons and property provided that he or she pleads not guilty and:

1. the criminal charges are dropped;
2. the charged individual is acquitted of the crime; or
3. the charged individual is otherwise exonerated from the criminal charges.

Reasonable acts include but are not limited to the use of concealed carry firearms or weapons.

Covered legal expenses include, but are not limited to, reasonable attorney fees, bonds and actual loss of earnings. **"You"** must provide **"us"** proof of the successful disposition of the criminal charge(s) and the expenses incurred.

"We" will have no obligation to retain an attorney for **"anyone we protect"** under this coverage. **"We"** will not pay any sums **"anyone we protect"** legally must pay as restitution or fines.

ADDITIONAL COVERAGES

DWELLING AND OTHER STRUCTURES SIDING AND/OR ROOFING RESTORATION COVERAGE

PROPERTY PROTECTION - SECTION I

The following coverage is added to the policy:

"We" will reimburse you for no more than the amount of insurance shown on the **"Declarations"** for Dwelling And Other Structures Siding And/Or Roofing Restoration Coverage, for the cost to replace all of the undamaged vinyl or aluminum siding (including soffit and fascia) and/or composition shingle roofing of **"your"** primary, secondary and/or seasonal dwelling and/or other structures with materials of like kind and quality that are substantially similar to those materials that were damaged by a PERIL WE INSURE AGAINST.

This coverage applies only if the same siding and/or roofing material is no longer available for the damaged portion of the covered primary, secondary and/or seasonal dwelling and other structures.

This coverage does not apply to mismatches caused by weathering, fading, oxidizing, or wear and tear.

The siding coverage does not apply to wooden siding or shingles.

If damage occurs from a PERIL WE INSURE AGAINST to either the dwelling or other structures, **"we"** will not pay to replace the siding and/or roofing of the undamaged dwelling or structure, in order to match newly replaced siding and/or roofing of the damaged dwelling or structure.

Hail losses must be reported within one year from the date the hail loss occurred.

Damage from a PERIL WE INSURE AGAINST must exceed the policy deductible before this coverage applies.

Amount Of Insurance

"We" will not pay more than the amount of insurance shown on the **"Declarations"** for Siding And/Or Roofing Restoration Coverage.

RIGHTS AND DUTIES - CONDITIONS - SECTION I

The following additional condition is added and applies to Siding And/Or Roofing Restoration Coverage:

Payment under this coverage will not be made until replacement of the siding and/or roofing is completed.

EQUIPMENT BREAKDOWN COVERAGE

PROPERTY PROTECTION - SECTION I

The following coverage is added to the policy:

OUR PROMISE - Equipment Breakdown Coverage

"We" will pay up to the amount stated in "your" policy **"Declarations"** for direct physical loss to "your" covered property located on the **"residence premises"** caused by **"equipment breakdown"** unless the loss is excluded elsewhere under this Coverage.

"Equipment breakdown" includes:

1. Expediting Expense

"We" will pay up to \$5,000 for the reasonable extra cost to:

- a. make temporary repairs;
- b. expedite permanent repairs; and
- c. expedite permanent replacement

of covered property resulting from an **"equipment breakdown."** Reasonable extra cost shall include overtime and the extra cost of express or other rapid means of transportation. Payment will not increase the limit of insurance for Equipment Breakdown Coverage shown on the **"Declarations."**

2. Cleanup and Removal of Pollutants or Contaminants

"We" will pay up to \$5,000 for the necessary clean up and removal of pollutants or contaminants resulting from an **"equipment breakdown."** Payment will not increase the limit of insurance for Equipment Breakdown Coverage shown on the **"Declarations."**

3. Off-Premises Coverage

"We" will pay up to \$5,000 if covered personal property is temporarily at a premises or location that is not a **"residence premises"** at the time of an **"equipment breakdown."** Payment will not increase the limit of insurance for Equipment Breakdown Coverage shown on the **"Declarations."**

4. Environmental, Safety and Efficiency Improvements

If covered property requires replacement due to an **"equipment breakdown,"** "we" will pay the additional cost to replace the damaged property with Energy Star, **"Green"** or other equipment that is better for the environment, safe or more energy efficient than the equipment being replaced.

However, "we" will not pay more than \$10,000 over what the cost would have been to replace with like kind and quality inclusive of fees, costs and loss incurred as stated above. Payment will not increase the limit of insurance for Equipment Breakdown Coverage shown on the **"Declarations."**

In regard to Environmental, Safety and Efficiency Improvements, if covered property requires replacement due to an **"equipment breakdown,"** "we" will pay:

- a. the additional reasonable and necessary fees incurred by the insured for an accredited professional certified by a **"Green Authority"** to participate in the replacement of physically damaged covered property as **"Green."**
- b. the additional reasonable and necessary cost incurred by the insured for certification or recertification of the replaced covered property as **"Green."**
- c. the additional reasonable and necessary cost incurred by the insured for **"Green"** in the removal, disposal or recycling of damaged covered property.

Environmental, Safety and Efficiency Improvements do not cover any of the following:

- a. any loss covered under any other section of this policy.
- b. any loss in value to any covered building due to the requirements of any ordinance or law and the cost to comply with any ordinance or law in or on any covered building.

"We" also do not pay for loss to:

1. **"your"** **"business"** property or loss to **"your"** covered property arising out of **"business"** pursuits of **"anyone we protect."**
2. any land motor **"vehicle,"** **"aircraft,"** watercraft or its parts, that is used for transportation or moves under its own power, whether subject to registration or not.

If duplicate coverage is provided anywhere else in this policy or endorsement, the Equipment Breakdown Coverage does not apply.

EXCLUSIONS – What We Do Not Cover

"We" do not pay for loss resulting directly or indirectly from any of the following, even if other events or happenings contributed concurrently, or in sequence, to the loss:

1. mold;
2. smog;
3. settling, cracking, shrinking or expansion;
4. nesting or infestation, or discharge or release of waste products or secretions, by birds, rodents or other animals;
5. any accident, loss, damage, virus, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to the recognition, interpretation, calculation, comparison, differentiation, sequencing, processing or retrieval of data by any computer system including any programs or software;
6. scratching and marring;
7. fire;
8. lightning;
9. combustion or explosion;
10. windstorm or hail;
11. weight of snow, ice or sleet;
12. falling objects;
13. smoke;
14. "aircraft" or "vehicles;"
15. riot or civil commotion;
16. vandalism;
17. sinkhole collapse;
18. volcanic action;
19. leakage from fire extinguishing equipment;
20. water or water damage;
21. earth movement; or
22. flood.

If loss or damage not otherwise excluded results, "we" will pay for such resulting damage.

DEDUCTIBLE

"We" will pay for an "equipment breakdown" loss minus the SECTION I deductible shown on the "Declarations."

RIGHTS AND DUTIES - CONDITIONS - SECTION I

LOSS SETTLEMENT - Equipment Breakdown Coverage

"We" will pay no more than the actual cash value of the damage until the actual repair or replacement is completed. When the repair or replacement is completed, "we" will pay the additional amount "you" actually and necessarily spend to replace the damaged part of the property.

If property is actually repaired or replaced, payment will not exceed the smallest of the following amounts:

1. the amount of insurance for Equipment Breakdown Coverage shown on the "Declarations;"
2. the cost at the time of the "equipment breakdown" to replace the covered property with property of like kind, capacity, size and quality; or
3. the amount actually and necessarily spent to repair or replace the damaged property.

When the loss is both less than \$5,000 and less than 5% of the amount of insurance applying to the loss, "we" will pay the "replacement cost" before actual repair or replacement is completed.

"You" may disregard the "replacement cost" provision and make claim for loss or damage to "your" property on an actual cash value basis. However, "you" still have the right to make claim, within 180 days after the loss, for any additional amounts "we" will be required to pay under this LOSS SETTLEMENT Condition.

Except as described in 4. Environmental, Safety and Efficiency Improvements above, "you" are responsible for the extra cost of replacing damaged property with property of a better kind or quality or of a different size or capacity.

PERSONAL CYBER EVENT COVERAGE

PROPERTY PROTECTION - SECTION I

The following coverage is added to the policy:

OUR PROMISE - IDENTITY THEFT AND PERSONAL CYBER EVENT COVERAGE

"We" will provide the Identity Theft And Personal Cyber Event Coverage indicated below if all of the following requirements are met:

1. there has been a "cyber event" involving "anyone we protect;" and
2. such "cyber event" is first discovered by "anyone we protect" during the policy period for which this Identity Theft And Personal Cyber Event Coverage is applicable; and
3. such "cyber event" is reported to "us" within 60 days after it is first discovered by "anyone we protect."

If all three of the requirements listed above have been met, then **"we"** will provide the following to **"anyone we protect:"**

1. Case Management Service
Services of a **"Case Manager"** as needed to respond to a **"cyber event."**
2. Identity Theft And Personal Cyber Event Coverage
Reimbursement for necessary and reasonable **"cyber event expenses"** incurred as a direct result of the **"cyber event."**
"We" will also reimburse the amount fraudulently taken from **"anyone we protect"** which is a direct financial loss incurred as a result of a **"cyber event,"** subject to the sub limits listed within this endorsement.

Identity Theft And Personal Cyber Event Coverage does not include any of the following:

1. other expenses that arise from a **"cyber event."**
2. indirect loss, such as **"bodily injury,"** lost time or damaged reputation.
3. any interest, time value or potential investment gain on the amount of financial loss.
4. any portion of such amount that has been or can reasonably be expected to be reimbursed by a third party, such as a financial institution.

LIMITS

Case Management Service is available as needed for any one **"cyber event"** for up to 12 months in a row from the inception of the service. Expenses **"we"** incur to provide Case Management Service do not reduce the amount of limit available for Identity Theft And Personal Cyber Event Coverage.

Identity Theft And Personal Cyber Event Coverage is subject to a limit of \$30,000 annual aggregate per insured individual. This limit is the most **"we"** will pay for the total of all loss or expenses arising out of all **"cyber events"** to any one insured individual which are first discovered by **"anyone we protect"** during the present annual policy period. This limit applies regardless of the number of claims during that period.

A **"cyber event"** may be first discovered by **"anyone we protect"** in one policy period and continue into other policy periods. If so, all loss and expenses arising from such **"cyber event"** will be subject to the aggregate limit applicable to the policy period when the **"cyber event"** was first discovered by **"anyone we protect."**

DEDUCTIBLE

Case Management Service is not subject to a deductible.

Identity Theft And Personal Cyber Event Coverage is subject to a deductible of \$250. **"You"** will be responsible

for only one deductible under this endorsement during any one policy period.

EXCLUSIONS - What We Do Not Cover

These exclusions apply to Case Management Service and Identity Theft And Personal Cyber Event Coverage.

"We" do not pay for loss resulting directly or indirectly from any of the following, even if other events or happenings contributed concurrently, or in sequence to the loss:

1. the theft of a professional or **"business"** identity.
2. any fraudulent, dishonest or criminal act by **"anyone we protect."** This includes any such act by a person aiding or abetting **"anyone we protect."** This also includes any such act by an authorized representative of **"anyone we protect."** In all these cases, it does not matter whether the individual is acting alone or in collusion with others.
3. a **"cyber event"** that is not reported in writing to the police, except for **"cyber bullying."**
4. a **"cyber event"** arising out of **"business"** pursuits of **"anyone we protect."**

RIGHTS AND DUTIES - CONDITIONS - SECTION I

The following additional conditions are added and apply to Identity Theft And Personal Cyber Event Coverage:

A. Assistance And Claims

If **"you"** have questions about a potential **"cyber event,"** **"we"** can provide **"you"** with information on how to respond and/or instructions for how to submit a service request for Case Management Service and/or a claim for Identity Theft And Personal Cyber Event Coverage.

In some cases, **"we"** may provide Case Management Service at **"our"** expense to **"anyone we protect"** prior to a determination that a covered **"cyber event"** has occurred. **"Our"** provision of such services is not an admission of liability under the policy. **"We"** reserve the right to deny further coverage or service if, after investigation, **"we"** determine that a covered **"cyber event"** has not occurred.

"Anyone we protect" must send to **"us"** receipts, bills or other records that support **"anyone we protect's"** claim for **"cyber event expenses."** Such records must be sent to **"us"** within 60 days after **"our"** request.

B. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery Or Counterfeit Money Protection

The same event may be covered under Identity Theft And Personal Cyber Event Coverage in this endorsement and Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery Or Counterfeit Money Protection elsewhere in this policy. If so, coverage will apply first

under Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery Or Counterfeit Money Protection. Then coverage will apply with no deductible under Identity Theft And Personal Cyber Event Coverage. The limit available for Identity Theft And Personal Cyber Event Coverage will be in addition to the limit available for Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery Or Counterfeit Money Protection.

C. Services

The following conditions apply with respect to any services provided by "us" or "our" designees to "you" or "anyone we protect" under this endorsement.

1. "Our" ability to provide helpful services in the event of a "cyber event" depends on "your" cooperation, permission and assistance.
2. All services may not be available or applicable to all individuals. For example, "anyone we protect" who is a minor or foreign national may not have a credit record that can be provided or monitored. Service in Canada will be different from service in the United States and Puerto Rico in accordance with local conditions.
3. "We" do not warrant that "our" services will end or solve all problems associated with a "cyber event." "We" do not warrant that "our" services will prevent future "cyber events."

D. Valuation

In some cases, Identity Theft And Personal Cyber Event Coverage claims may involve property other than money. Please note the following:

1. "We" will require proof of the nature and value of any property lost due to a "cyber event."
2. "Our" payment will be based on the replacement cost of the lost property at the time the loss is first discovered by "anyone we protect."

HOME AND FAMILY LIABILITY PROTECTION - SECTION II

The following coverage is added to the policy:

OUR PROMISE – PERSONAL CYBER LEGAL EXPENSE AND DAMAGES COVERAGE

"We" will reimburse "anyone we protect" for damages and reasonable and necessary legal expenses that "anyone we protect" incurs because of a "privacy and security claim" made against "anyone we protect" during the policy period. The "privacy and security claim" must be reported to "us" no later than 60 days after the expiration or termination of this coverage. The first "occurrence" leading to the "privacy and security claim" must occur on or after the inception of the Personal Cyber Event Coverage issued by "us." "We" will only pay for "privacy

and security claims" covered by this endorsement. "We" have no duty to defend any "privacy and security claim," only to reimburse "anyone we protect" for covered legal expenses and damages. "We" are not obligated to reimburse "anyone we protect" for any claim or judgment or defend any suit if "we" have already used up the amount of insurance applying to this coverage.

EXCLUSIONS - What We Do Not Cover

These exclusions apply to Personal Cyber Legal Expense And Damages Coverage.

"We" do not pay for loss resulting directly or indirectly from any of the following, even if other events or happenings contributed concurrently, or in sequence to the loss:

1. any amount incurred by "anyone we protect" in disputes with respect to this coverage, including questions as to whether the amount is reimbursable under this coverage.
2. any amount incurred by "anyone we protect" to institute legal proceedings against a person or organization.
3. any matter brought against "anyone we protect" for physical injury to, or impairment, destruction, or corruption of, any tangible property, including the loss of use thereof.
4. any "privacy and security claim" arising out of, or involving liability assumed by "anyone we protect" under a written or oral contract or agreement.
5. any "privacy and security claim" arising out of "business" pursuits of "anyone we protect" even if it is a "business" covered by an Incidental Business Occupancy Endorsement as listed on "your" "Declarations."
6. any "privacy and security claim" arising out of civic or public activities performed for pay by "anyone we protect."
7. any "privacy and security claim" arising out of or involving a willful or intentional "personal data breach" committed by "anyone we protect."
8. cost to comply with any order, grant or agreement to provide non-monetary relief.
9. fines, penalties, taxes, sanctions or any matters deemed uninsurable under applicable law.
10. punitive, exemplary, liquidated or multiplied damages.
11. criminal proceedings.
12. any amounts paid or payable under PROPERTY PROTECTION – SECTION I of Identity Theft And Personal Cyber Event Coverage.
13. any matter other than a "privacy and security claim."
14. any matter paid, or deemed payable, by "us" under any other insurance.

LIMITS

Personal Cyber Legal Expense And Damages Coverage is subject to a \$30,000 annual aggregate limit applicable to the policy period in which the **"privacy and security claim"** is first made against **"anyone we protect."** This

limit is the most **"we"** will pay for the total of all legal expenses and damages arising out of one **"privacy and security claim"** made against **"anyone we protect"** and reported to **"us"** during the policy period. This limit applies regardless of the number of claims during that period

OTHER STRUCTURES COVERAGE - OFF PREMISES

PROPERTY PROTECTION - SECTION I

OUR PROMISE - Other Structures Coverage

The following coverage is extended to other structures insured under this endorsement:

"We" also cover other structures which are owned by **"anyone we protect"** and located away from the **"residence premises,"** if used by **"anyone we protect"** in connection with the **"residence premises."**

EXCLUSIONS - What We Do Not Cover – Other Structures Coverage

The following additional exclusions are added to the policy and apply to other structures off premises:

"We" do not cover loss to other structures:

1. located away from the **"residence premises"** and used as a dwelling.
2. located away from the **"residence premises"** if structure was intended for use as a dwelling when originally constructed.
3. used in whole or in part for **"business"** purposes (except rental or holding for rental of structure used for private garage purposes).
4. used to store **"business"** property. However, if the **"business"** property is solely owned by **"anyone we protect,"** **"we"** do provide coverage for the structure. The **"business"** property may not include gaseous or liquid fuel, unless the fuel is in a fuel tank that is permanently installed in a vehicle or craft which is parked or stored in the structure.

This coverage does not apply to land or water, including natural water, above or below the surface of the ground.

COMPUTER COVERAGE

PROPERTY PROTECTION - SECTION I

The following coverage is added to the policy:

OUR PROMISE - Computer Coverage

"We" insure against all risks of direct physical loss to **"your"** computer and media, except as excluded below.

The maximum amount **"we"** will pay for any one **"occurrence"** is the amount shown on the **"Declarations"** for Personal Property Coverage, except as limited under ADDITIONAL PAYMENTS, Business Use.

This does not increase the Personal Property limit shown on the **"Declarations."**

EXCLUSIONS - What We Do Not Cover – Computer Coverage

The following exclusions are added to the policy and are in addition to EXCLUSIONS – What We Do Not Cover – Personal Property Coverage, and apply to business use of Computers:

"We" do not cover loss caused by or resulting from:

1. deterioration, wear and tear, programming error or

omission, mechanical breakdown, power interruption, inherent vice or latent defect, or the inability of media or computers (including microprocessors either as part of a computer system or operating outside of a system), to correctly process, recognize, distinguish, interpret or accept any date or time. However, loss by fire, explosion, lightning, magnetic interference, accidental erasure or scratching is covered.

2. dishonesty of **"anyone we protect."**
3. delay, loss of market, loss of income or interruption of **"business."**

ADDITIONAL PAYMENTS

The following ADDITIONAL PAYMENTS are added to the policy and apply to Computer Coverage:

1. Business Use

"Business" use of **"your"** computer is permissible under this endorsement.

If a covered loss occurs to **"your"** computer used for **"business,"** the maximum amount **"we"** will pay for any one **"occurrence"** is the amount shown on the **"Declarations"** for Business Computer Coverage.

2. Property Owned By Others

At "**your**" option, "**we**" will cover computers and media owned by others while the property is in "**your**" care, custody or control.

This extension does not increase the total amount of applicable insurance available shown on the "**Declarations**" for Business Computer Coverage or Personal Property Coverage.

This insurance is excess over any other valid and collectible insurance.

DEDUCTIBLE

Computer Coverage is subject to a \$100 deductible.

RIGHTS AND DUTIES - CONDITIONS - SECTION I

LOSS SETTLEMENT - Computer Coverage

Payment will equal the cost at the time of loss of a new article identical to the one damaged, destroyed or stolen. If the identical article is no longer manufactured or is not available, "**we**" will pay the cost of a new article similar to that damaged or destroyed and which is of comparable quality and usefulness.

"**We**" will pay no more than the actual cash value of the damage until the actual repair or replacement is completed. When the repair or replacement is completed, "**we**" will pay the additional amount "**you**" actually and necessarily spend to repair or replace the damaged part of the property.

If the damage is actually repaired or replaced, "**we**" will pay the smallest of the following amounts for any one item of insured property:

1. "**replacement cost**;"
2. repair cost; or
3. the amount of insurance applying to the described property as shown on the "**Declarations**."

However, when the loss is both less than \$5,000 and less than 5% of the amount of insurance applying to the loss, "**we**" will pay the "**replacement cost**" before actual repair or replacement is completed.

"**You**" may make claim for loss on an actual cash value basis and then make claim within one year after loss for any additional amounts "**we**" are required to pay under this LOSS SETTLEMENT provision.

UNDERGROUND SERVICE LINE COVERAGE

PROPERTY PROTECTION - SECTION I

The following coverage is added to the policy:

OUR PROMISE – Underground Service Line Coverage

"**We**" will provide the insurance described in this Underground Service Line Coverage in compliance with all applicable provisions (including but not limited to Conditions, Definitions and Exclusions) of "**your**" ErieSecure policy. The most "**we**" will pay for loss, damage or expense under this Underground Service Line Coverage arising from any "**one service line failure**" is \$25,000. Coverage provided under this Underground Service Line Coverage does not increase any limit of liability under PROPERTY PROTECTION - SECTION I.

The following coverages are added, subject to the Underground Service Line Coverage limit provided above:

1. Damages to "**Covered Service Line**"

"**We**" will pay for physical loss or damage to "**your**" "**covered service line**" that is the direct result of a "**service line failure**."

2. Excavation Costs

With respect to "**your**" "**covered service line**" that is damaged as the result of a "**service line failure**," "**we**" will pay the necessary and reasonable excavation costs that are required to repair or replace the damaged "**covered service line**."

3. Expediting Expenses

With respect to "**your**" "**covered service line**" that is damaged as the result of a "**service line failure**," "**we**" will pay the reasonable extra cost to:

- a. make temporary repairs; and
- b. expedite permanent repairs or permanent replacement.

4. Loss of Use

Coverage for Additional Living Expenses and Fair Rental Value, as described under OUR PROMISE – Loss of Use Coverage, is extended to Underground Service Line Coverage.

5. Outdoor Property

"**We**" will pay for "**your**" outdoor property, including but not limited to trees, shrubs, plants, lawns,

walkways and driveways, that is damaged as a result of a **"service line failure"** or that is damaged during the excavation of **"your"** **"covered service line"** following a **"service line failure."**

EXCLUSIONS - What We Do Not Cover – Underground Service Line Coverage

The following exclusions are added:

1. **"We"** will not pay for loss or damage to:
 - a. septic systems, including leach fields, septic tanks, pumps, motors or piping that runs from the septic tank to the leach fields, other than loss or damage to covered waste disposal piping running from **"your"** dwelling or other structure to a septic tank;
 - b. water wells, including well pumps or motors;
 - c. heating and cooling systems, including heat pumps; or
 - d. sprinkler system pumps, motors or heads.
2. **"We"** will not pay for loss or damage to a **"covered service line"** that is damaged while it is being installed, dismantled or repaired. However, this exclusion shall not apply if a covered **"service line failure"** necessitated such installation, dismantling or repair.
3. **"We"** will not pay to clean up or remove pollutants, hazardous waste or sewage.
4. **"We"** will not pay under this Underground Service Line Coverage for loss or damage caused by or resulting from any of the following causes of loss:
 - a. fire; or water or other means used to extinguish a fire;
 - b. explosion;
 - c. lightning; windstorm or hail; smoke; **"aircraft;"** riot or civil commotion; theft; breakage of glass;
 - d. flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; or water that backs up or overflows from a sewer, drain or sump; or
 - e. **"earth movement,"** except for **"earth movement"** that results from the ground thawing after a freeze.
5. **"We"** will not pay additional costs incurred for loss or increased usage of water, natural gas, propane or any other service caused by or resulting from a **"service line failure."**

DEDUCTIBLE

Subject to the limit provided under the OUR PROMISE – Underground Service Line Coverage section, **"we"** will pay only that part of the loss that exceeds the deductible shown in the **"Declarations"** for PROPERTY PROTECTION - SECTION I. No other deductible applies to this coverage.

RIGHTS AND DUTIES - CONDITIONS - SECTION I

The following additional conditions are added and apply to Underground Service Line Coverage:

1. Environmental, Safety and Efficiency Improvements

If a **"covered service line"** requires replacement due to a **"service line failure,"** **"we"** will pay **"your"** additional cost to replace with materials that are better for the environment, safer for people or more energy or water efficient than the materials being replaced.

However, **"we"** will not pay to increase the size or capacity of the materials and **"we"** will not pay more than 150% of what the cost would have been to replace with like kind and quality. This condition does not increase the limit that applies to this Underground Service Line Coverage.

2. Loss Settlement

Losses under this Underground Service Line Coverage will be settled as follows:

- a. **"Our"** payment for damaged covered property will be the smallest of:
 - 1) the limit of liability that applies to this Underground Service Line Coverage;
 - 2) the cost to repair the damaged property;
 - 3) the cost to replace the damaged property on the same premises; or
 - 4) the necessary amount actually spent to repair or replace the damaged property.
- b. Except as described in Environmental, Safety and Efficiency Improvements above, **"you"** are responsible for the extra cost of replacing damaged property with property of a better kind or quality or of a different size or capacity.
- c. **"You"** are responsible for the extra cost to alter or relocate **"covered service lines,"** unless such alteration or relocation is required by law or ordinance.

WAIVER OF DEDUCTIBLE

"We" will waive the deductible shown on the **"Declarations"** for any loss from a covered peril exceeding \$50,000.

COVERAGE FOR LOSS CAUSED BY WATER BACK UP THROUGH SEWERS OR DRAINS

"**You**" have purchased Sewers or Drains Backup Coverage in the amount shown on the "**Declarations**." The SECTION I policy deductible applies. In the event of an "**equipment breakdown**," the Sewers or Drains Backup Coverage limit is the most "**we**" will pay for resultant water damage.

OTHER PROVISIONS

All other provisions of the policy apply.

PENNSYLVANIA - NOTICE TO POLICYHOLDERS

INSURANCE INFORMATION PRACTICE

As part of our procedure for processing your insurance, personal information such as a credit report, prior insurance claims report, and/or motor vehicle record may be obtained concerning you and other individuals proposed for coverage.

No information from our files will be given to anyone without your written consent, except as allowed by law in order to conduct our business.

You have the right to know the kind of information we have in your file, to have access to that information, and to request correction of information you believe is inaccurate.

We will provide a more detailed description of our information practices, if you so request.

POLICY SERVICE FEES

SERVICE FEES - The following service fees will be applicable to all payment plans.

- **Returned Payment Fee** - A **\$25.00** charge will be applied to your account if your check or other payment is returned unpaid by your financial institution.
- **Late Fee** - A **\$10.00** charge will be applied to your account when a cancellation notice is issued on your policy because of non-payment of premium.
- **Reinstatement Fee** - A **\$25.00** charge will be applied to your account when your policy is reinstated with a lapse in coverage following cancellation of your policy because of non-payment of premium.

If you have any questions concerning Policy Service Fees, please contact your ERIE Agent.

MULTI-POLICY DISCOUNT CREDIT

If you have an ErieSecure Policy, and either an ERIE Private Passenger Auto Policy, Personal Catastrophe Liability Policy, a Commercial Auto Policy or a qualifying ERIE Family Life Insurance Policy(ies), you may be eligible for a **multi-policy discount**. The multi-policy discount may be given on both the ErieSecure Policy and the Auto Policy premiums. (Only one Auto discount can be applied.)

For additional information on this discount, contact your ERIE Agent for more information.

CLAIMS RATING

In order to keep premiums low for those ERIE INSURANCE Policyholders who have a favorable claims history, ERIE applies a surcharge to individual policies based upon the number of qualified claims that were paid to an insured in a defined timeframe preceding policy inception or renewal. A surcharge applies to new policies if a loss occurred and was paid in the five-year period prior to the policy inception date. Future claims will only be added to the surcharge at renewal policies if a loss occurred and was paid under this ERIE policy in the seven-year period prior to the renewal effective date. All claims are eliminated from the surcharge after they fall outside a seven-year period prior to the renewal effective date.

Identity Recovery and Personal Inland Marine claims are excluded from Claims Rating. The amount of the surcharge varies based upon the dollar amount paid on the claim and the cause of loss. A claim will not be counted if the claim payment is fully reduced by salvage and/or subrogation or if the loss adjustment expenses are incurred but no damage payment is made.

Your business is important to us. Programs such as the Claims Rating allow ERIE to keep the overall rates lower for claims-free business and to continue to provide the best possible service to you at the lowest possible cost. If you have any specific questions regarding the Claims Rating, please contact your ERIE Agent.

ADDITIONAL COVERAGES AVAILABLE

It is important that you occasionally review the coverages and limits of your ErieSecure Policy to be certain your needs are being met. The Amounts of Insurance for your Property and Liability Coverages are listed on the accompanying ErieSecure Declarations. Please review these Amounts of Insurance to make sure they are adequate in the event of loss.

The following is a few of the optional coverages available to ErieSecure Policyholders for an additional premium.

- **Additional Theft Amounts for Jewelry and Watches**
- **Computer Coverage**
- **Coverage For Loss Caused By Water Back Up Through Sewers Or Drains**
- **Criminal Defense Cost Reimbursement – Defense of Persons or Property**
- **Dwelling and Other Structures Siding And/Or Roofing Restoration Coverage**
- **Earthquake Coverage**
- **Equipment Breakdown Coverage** (Not Applicable on ErieSecure Condo, ErieSecure Tenant, ErieSecure Property or ErieSecure Rental Policies)
- **Extended Water Coverage** (Not Applicable on ErieSecure Property or ErieSecure Manufactured Home Policies)
- **Identity Recovery Coverage**
- **Peril Deductible** (Not Applicable on ErieSecure Condo or ErieSecure Tenant Policies)
- **Personal Cyber Event Coverage**
- **Sinkhole Collapse**
- **Theft of Building Materials**
- **Underground Service Line Coverage** (Not Applicable on ErieSecure Condo or ErieSecure Tenant Policies)

Please contact your Agent if you have any questions concerning your ErieSecure Amounts of Insurance or if you are interested in any of these or other optional coverages.

PLEASE NOTE: Not all coverages are available on all ErieSecure Policies or in all states.

IMPORTANT NOTICE – NEW COVERAGE AVAILABLE

EXTENDED WATER COVERAGE

Dear Policyholder,

ERIE is pleased to offer a new, optional coverage, 'Extended Water Coverage.' This new coverage is available on ErieSecure Home, ErieSecure Condo, ErieSecure Tenant, ErieSecure Rental and ErieSecure Rental Condo risks, for loss to dwellings, other structures and personal property.

The new Extended Water Coverage endorsement provides private flood coverage including coverage for mudflow or mudslide; and coverage for water or sewage that backs up through sewers or drains. This coverage also includes reimbursement for flood loss avoidance measures you take to protect your property.

This Extended Water Coverage endorsement does not satisfy mandatory flood insurance coverage should it be required by your federally regulated lender for your home mortgage or loan. This insurance product is not affiliated with the National Flood Insurance Program. Also, Extended Water Coverage is not intended to provide coverage for damage caused by ongoing leaking or wet foundations or basements of your dwelling or other structures.

If you are interested in learning more about this new product, please contact your ERIE Agent who can discuss with you your coverage options.

Please read your policy and its endorsements for details regarding coverage, including exclusions or limitations of coverage. In case of any conflict between the explanation in this notice and the policy, the policy language controls.

IMPORTANT NOTICE - NO FLOOD COVERAGE

Your basic policy covers losses from many perils. However, it DOES NOT provide coverage for flood loss.

Insurance covering flood loss is generally available through the National Flood Insurance Program.

In an effort to serve you, information about flood insurance and the National Flood Insurance Program can be provided by your ERIE Agent.