

# Mythical Creature Cohabitation and Insurance Coverage Rules

*Based on Zombie Apocalypse Insurance (ZAI) Policy Guidelines*

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## Rule 1: The Vampire-Zombie Incompatibility Clause

**Vampires and zombies cannot coexist in the same coverage area.**

Vampires require living blood to survive, whilst zombies seek to consume living flesh and brains. This creates a fundamental conflict as vampires cannot feed on zombies (who lack circulating blood), and zombies pose no threat to vampires (who are already undead). However, both creatures compete for the same human population, leading to territorial disputes that exponentially increase insurance claims.

**Insurance Limitation:** Properties cannot be simultaneously covered for both vampire and zombie incidents. Policyholders must choose either Basic Insurance (zombie protection) or upgrade to Premium Insurance (vampire protection), but dual coverage is prohibited due to conflicting protective measures (garlic repels vampires but has no effect on zombies).

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## Rule 2: The Alien-Virus Contamination Protocol

**No more than 2 alien encounters per policy term when virus protection is active.**

Extraterrestrial beings may carry unknown pathogens that could trigger massive viral outbreaks. The combination of alien contact and viral protection creates a coverage overlap that strains emergency response resources. Alien communication experts cannot operate effectively in quarantine conditions, and evacuation procedures conflict with containment protocols.

**Insurance Limitation:** Policyholders with active virus protection coverage are limited to a maximum of 2 alien-related claims per policy year. Additional alien encounters require a separate “Extraterrestrial Contact Addendum” with increased premiums and mandatory 14-day quarantine periods.

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## Rule 3: The Triple Threat Exclusion

**No single property can experience zombie, vampire, AND alien incidents within a 30-day period.**

The convergence of three different mythical threats creates what insurers term a “Supernatural Perfect Storm.” Emergency response teams cannot effectively deploy garlic, holy water, advanced weaponry, and quarantine measures simultaneously. The psychological trauma from multiple creature encounters exceeds standard coverage limits for mental health support.

**Insurance Limitation:** If a property experiences incidents from all three creature types within 30 days, the policy automatically triggers the “Act of Supernatural Forces” exclusion clause, voiding

coverage for the remainder of the policy term. Policyholders must wait 6 months before reapplying for coverage.

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## Rule 4: The Vampire Daylight Dependency Rule

**Vampire protection coverage is limited to 4 vampires maximum per household.**

Vampires are territorial creatures that establish hierarchical feeding grounds. More than 4 vampires in a single area leads to internal conflicts, making protective measures ineffective. Additionally, the insurance company's supply of holy water, garlic, and blessed crosses cannot sustain protection against larger vampire covens without compromising service to other policyholders.

**Insurance Limitation:** Premium Insurance vampire protection covers a maximum of 4 individual vampires per property. Larger vampire infestations require commercial-grade coverage with specialized vampire hunter deployment, available only through the "Supernatural Infestation Commercial Policy" at 300% standard premium rates.

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## Rule 5: The Zombie Horde Saturation Point

**Zombie protection coverage caps at 50 zombies per incident.**

While individual zombies are manageable, zombie hordes follow exponential growth patterns. Once a zombie population exceeds 50 individuals in a localized area, it becomes classified as a "Zombie Apocalypse Event" rather than a standard insurance claim. Standard evacuation procedures, medical facilities, and emergency shelters cannot accommodate the scale of response required for larger outbreaks.

**Insurance Limitation:** Basic Insurance zombie protection covers up to 50 zombies per incident. Larger zombie events trigger the "Apocalyptic Event" clause, transferring responsibility to government disaster relief agencies. Policyholders in areas with zombie populations exceeding 50 must evacuate to designated safe zones, with insurance covering relocation costs but not property protection.

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## Additional Coverage Notes

- **Creature Identification:** Policyholders must provide photographic or video evidence of creature type for claim validation
  - **Mixed Incidents:** Any incident involving multiple creature types requires specialist assessment and may result in coverage disputes
  - **Seasonal Restrictions:** Vampire coverage is reduced by 40% during summer months due to extended daylight hours
  - **Full Moon Exclusions:** All creature coverage is suspended during full moon periods ( $\pm 2$  days) due to increased supernatural activity
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*These rules are subject to annual review and may be modified based on emerging supernatural threat patterns and actuarial data.*

**Zombie Apocalypse Insurance (ZAI)** - *“Protecting humanity, one creature at a time”*