

The Protector Plus Homeowners Package Policy is a legal contract between the policyholder and the insurance company, detailing coverage terms and obligations. Under Section I - Property, Coverage A protects the dwelling structure and construction materials, excluding land value, while Coverage B covers separate structures on the premises. Coverage C insures personal property owned or used by the insured worldwide, with specific limits for items such as jewelry (\$1,000 for theft) and silverware (\$2,500). Coverage D provides for additional living expenses if the home becomes uninhabitable due to a covered loss, with limits extending for up to 12 months. The policy also covers loss of rents for rental properties rendered unfit for habitation, excluding losses from lease cancellations, and provides coverage for additional living expenses if civil authorities prohibit residence use due to nearby property damage, limited to two weeks. No deductible applies to these coverages. Additional coverages include reasonable debris removal, emergency repairs, and protection for trees, shrubs, and plants against specific perils, with reimbursement limits. A Fire Department Service Charge of up to \$500 is covered, along with loss of food in a freezer due to power interruption. Guaranteed Replacement Cost Coverage applies to buildings if certain conditions are met, including insuring to 100% of replacement cost. The policy insures against accidental direct physical loss to the dwelling, separate structures, and personal property, subject to specified perils like fire and theft, while excluding losses from earth movement, water damage, nuclear hazards, and negligence.

Exclusions under Section II specify what is not covered, including personal property insured elsewhere, animals, motor vehicles, and aircraft. The policy outlines the insured's duties after a loss, which include timely notification, protection of property from further damage, and detailed documentation. Loss settlements for buildings are based on replacement cost without depreciation, while personal property is settled at current cost or actual cash value. The policy includes a value protection clause to adjust limits based on changes in construction costs and personal property values. In terms of claims, if multiple insurances apply, the policy will pay its share based on total limits, and a deductible applies to each loss. Glass damage will be replaced with safety materials as

required by law, and an appraisal process is outlined for disagreements on loss amounts.

The policy allows for the residence to be vacant without time limits, except where stated otherwise, and permits alterations and repairs. Intentional acts causing loss to obtain insurance benefits void the policy, and legal actions against the insurer must comply with policy terms and be initiated within one year of the loss. Liability coverage includes personal liability for bodily injury or property damage, with the insurer providing defense against claims. Medical payments for others are covered for necessary expenses incurred within three years of an incident, with specific conditions for coverage applicability. Additional coverages include first aid expenses for bodily injury to others, property damage coverage up to \$500, and loss assessment coverage up to \$1,500 for assessments levied by property owner associations due to covered losses. Exclusions under Coverage E (Personal Liability) include liability assumed under contracts related to business, punitive damages, property damage to owned property, and injuries related to nuclear hazards or violations of penal laws. Coverage F (Medical Payments to Others) excludes bodily injury to the insured or residents of the premises and injuries covered by workers' compensation laws.

Conditions include an annual aggregate limit of liability, duties after a loss requiring prompt notification and cooperation in claims, and stipulations regarding claims payment and obligations in the event of bankruptcy. The policy can be canceled by either party with specific notice requirements, and reasons for cancellation include non-payment of premiums or material misrepresentation. Non-renewal can occur with prior notice, and the insured's interest in the policy cannot be transferred without consent. The policy includes a subrogation clause allowing the insurer to recover costs from third parties after a loss. If payment is made by the insurer, an assignment of rights of recovery may be required, and the insured must assist in securing these rights. Subrogation does not apply to Medical Payments to Others or Damage to Property of Others under Section II. In the event of conflicting terms with state laws, the policy will be amended to comply. A policy fee, applicable only if issued by Mid-Century Insurance Company, is fully earned upon issuance and

non-refundable, although it can be credited toward fees for other accepted insurance. The policy is made in consideration of the premium payment and the power of attorney signed by the insured, allowing the Underwriters Association to execute interinsurance policies. The policy does not create a partnership or joint liability and allows the insurer to sue or be sued in its own name. Membership fees are also non-refundable and fully earned upon membership grant, but can be credited toward future insurance fees. Annual meetings for members are held at the insurer's home office, with notifications sent for any changes in schedule. Premium payments must be made to the insurer's designated location, and funds will be allocated to cover losses, expenses, and reserves. The policy is non-assessable and requires countersigning by an authorized representative to be effective.