

BOEUF & BERGER MUTUAL INSURANCE COMPANY
DISCLOSURE NOTICE
HOMEOWNERS FORM 5 Ed 2.0 to HO 0005 09 08 with HO 1305 01 15

Your renewal policy includes some important coverage changes. **SOME OF THESE CHANGES RESTRICT, REDUCE, OR ELIMINATE COVERAGE THAT WAS PREVIOUSLY PROVIDED.** Please review your renewal policy carefully and contact us or your agent if you have any questions or if you want to purchase additional coverage.

No coverage is provided by this summary nor does it replace any provisions of your policy. You should read your declarations and policy for complete information on the coverages you are provided. If there are any discrepancies between the policy and this summary, ***the provisions of the policy govern.***

Significant changes are described below and are categorized as follows:

BROADENINGS	Changes that broaden or add coverage
RESTRICTIONS	Changes that restrict, reduce, or eliminate coverage
CLARIFICATIONS	Changes that are intended to clarify and preserve the intent of your previous policy's provisions
BROADENINGS and RESTRICTIONS or CLARIFICATIONS	Changes that broaden coverage in certain respects and restrict coverage or clarify the intent of coverage in other respects

BROADENINGS - Your renewal policy contains changes that result in broadened coverage. The most significant of these changes are as follows:

Principal Property Coverages

There are a number of differences between your previous policy and your renewal policy with respect to the coverage provided under Coverage C.

Both your previous policy and your renewal policy cover, at your option, personal property owned by a guest or domestic employee while it is in that part of residential premises that an insured occupies. Your renewal policy is broadened to also cover, at your option, personal property owned by a person other than a guest or domestic employee while it is in that part of the described location occupied by an insured.

Both your previous policy and your renewal policy cover personal property usually on residential premises of an insured other than the described location, subject to a limit equal to 10 percent of the Coverage C limit. Your renewal policy is broadened to provide a minimum of \$1,000 of coverage for such property, regardless of the Coverage C limit.

Your renewal policy is also broadened by the addition of a provision stating that the limit applicable to personal property usually on residential premises of an insured other than the described location doesn't apply to personal property removed from the described location because the described location is undergoing alteration, reconstruction, or repair and is unfit for use as a residence or place in which to store property.

In both your previous policy and your renewal policy, special limits apply to property used for business purposes. Your renewal policy has been broadened to apply those limits only to property used *primarily* for business purposes. In addition, the special limit that applies to business property while away from the described location has been increased from \$250 in your previous policy to \$500 in your renewal policy.

Incidental Property Coverages

1. Your renewal policy is broadened to include a new coverage entitled Association Deductible. Subject to certain limitations, this coverage provides up to \$1,500 for your share of a deductible applicable to the insurance held by a homeowners, condominium, or similar residential association that is charged against you as owner or tenant of the described location.
2. Both your previous policy and your renewal policy provide coverage for direct physical loss to grave markers and mausoleums caused by a peril insured against, and under your renewal policy, this coverage has been broadened. The limit that applies under your renewal policy is \$5,000, as opposed to the \$2,500 limit that applied under your previous policy. In addition, your renewal policy explicitly provides coverage for grave markers and mausoleums located on or away from the described location.

Exclusions That Apply To Property Coverages

Both your previous policy and your renewal policy exclude coverage for loss caused by the failure of power or other utility service, with certain exceptions. Your previous policy made an exception for loss that was otherwise covered that occurred as a result of the failure of power. Your renewal policy makes an exception for otherwise covered loss that occurs as a result of the failure of power or other utility service.

Policy Conditions

Your previous policy was void as to you and all other insureds if any insured willfully concealed or misrepresented a material fact or circumstance relating to the insurance or committed fraud or false swearing with regard to a matter relating to the insurance. While your renewal policy denies coverage to all insureds in the event of any such misrepresentation, concealment, or fraud, it does not void the policy.

RESTRICTIONS - Your renewal policy contains changes which restrict coverage. The most significant of these changes are as follows:

Definitions

Both your previous policy and your renewal policy define the term "specified perils". "Specified perils" are perils that apply only with respect to certain types of losses, such as loss to property in a rental unit on the described location and loss caused by the breakage of fragile articles. Some of the changes to the definition of the term "specified perils" are described below.

1. With respect to the specified peril of Windstorm or Hail, your renewal policy does not provide coverage to the interior of a building, or to property inside, caused by dust, rain, sand, sleet, or snow that enters through an opening in the building not made by the direct force of wind or hail. Also, it does not provide coverage for loss to watercraft and their furnishings, equipment, engines, motors, trailers, or semitrailers caused by windstorm or hail unless these items are inside a fully enclosed building.
2. With respect to the specified peril of Falling Objects, your renewal policy excludes coverage for loss to the interior of a building, as well as property inside, unless the falling object first damages an exterior wall or roof by impact. Also, loss to the object itself that falls is excluded.
3. There are several differences between your previous policy and your renewal policy concerning the specified peril of Theft.
 - Your renewal policy excludes coverage for loss caused by theft by an insured person.
 - Your renewal policy excludes coverage for loss caused by theft in or to a residence being built, or theft of materials or supplies for the use in construction of the residence, until the residence is occupied for its intended use.
 - Your renewal policy excludes coverage for loss caused by theft from a part of the described location that is rented to a person who is not an insured.
 - Your renewal policy excludes coverage for theft of property while on the part of residential premises that an insured owns, rents, or occupies (other than the described location) except for the time while an insured temporarily resides there.
4. With respect to specified perils, both your previous policy and your renewal policy provide coverage for loss caused by the sudden and accidental tearing apart, cracking, burning, or bulging of a heating system. Under your renewal policy, this coverage is limited to loss caused by the sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system.

5. With respect to specified perils, both your previous policy and your renewal policy provide coverage for loss caused by accidental discharge or overflow from a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater, or domestic appliance. In your previous policy, coverage applied to the accidental discharge or overflow of liquids or steam. In your renewal policy, coverage applies to the accidental discharge or overflow of water or steam.

In addition, both your previous policy and your renewal policy specifically exclude coverage for loss caused by continuous or repeated seepage or leakage. Your renewal policy also specifically excludes coverage for loss caused by the presence or condensation of humidity, moisture, or vapor, over a period of weeks, months, or years. However, your renewal policy also makes an exception if no insured knew of or could reasonably be expected to suspect such discharge, seepage, or leakage of water, etc.

In your renewal policy, this specified peril excludes loss that occurs when the residence is vacant for more than 60 days in a row just before the loss.

6. Under the specified peril of freezing, both your previous policy and your renewal policy provide coverage for loss caused by freezing of a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater, or domestic appliance.

In your previous policy, coverage for loss caused by freezing was excluded if the residence was vacant, unoccupied, or under construction and unoccupied and you had not taken reasonable care to maintain heat in the building or shut off the water supply and completely drain the system, heater, or appliance.

In your renewal policy, coverage for loss caused by freezing is excluded regardless of whether or not the residence is vacant, unoccupied, or under construction and unoccupied unless:

- when the building is protected by an automatic fire protective sprinkling system, you have taken reasonable care to maintain heat in the building and continue the water supply; or
- when the building is not protected by an automatic fire protective sprinkling system, you have taken reasonable care to maintain heat in the building or shut off the water supply and completely drain the system, heater, or appliance.

7. As a specified peril, both your previous policy and your renewal policy provide coverage for loss caused by sudden and accidental damage from artificially generated electrical currents. Your renewal policy specifically excludes coverage for loss to tubes, transistors, electronic components, or circuitry that is a part of any type of an electronic apparatus, including but not limited to appliances, fixtures, computers, and home entertainment units.

8. With respect to certain coverages, both your previous policy and your renewal policy provide coverage for loss caused by the specified peril of vandalism. In your renewal policy, this specified peril also includes malicious mischief. Under certain circumstances, your renewal policy excludes coverage for loss to property on the described location that ensues from a wrongful act committed intentionally in the course of vandalism or malicious mischief.

Principal Property Coverages

1. There are a number of differences between your previous policy and your renewal policy with respect to the coverage provided under Coverage C.

Your previous policy granted coverage for personal property owned by or in the care of an insured. Your renewal policy provides coverage for personal property owned or used by an insured.

In both your previous policy and your renewal policy, a special limit applies to guns. In your renewal policy, that special limit also applies to items related to guns.

Your renewal policy specifically excludes coverage for hovercraft and their parts and equipment, other than model hovercraft not designed or used to carry people or cargo.

Both your previous policy and your renewal policy exclude coverage for property of roomers or boarders who are not insureds. Your renewal policy specifies that coverage for property of tenants other than roomers and boarders is also excluded.

Your renewal policy excludes coverage for property rented or held for rental to others, with certain exceptions. Under your previous policy, property rented or held for rental to others was subject to the special limits that applied to business property.

2. Your previous policy limited payment under Coverage D to the period of time reasonably required to make the described location fit for use or until your household was permanently relocated, whichever was less. Under your renewal policy, when that part of the described location occupied by your household is made unfit for use, the amount of payment depends upon whether or not your household is permanently relocated. If your household is *not* permanently relocated, payment is limited to the period of time reasonably required to make the described premises fit for use. If your household is permanently relocated, payment is limited to the period of time reasonably required for relocation.

In addition, under your renewal policy, when the part of the described location rented or held for rental to others is made unfit for use, payment is limited to the fair rental value and only for the period of time reasonably required to repair or replace the part that's rented. Under your previous policy, payment was for the rent you lost or the fair rental value, and the time period was the period of time reasonably required to make the described location fit for use or until your household was permanently relocated, whichever was less.

Incidental Property Coverages

Both your previous policy and your renewal policy pay for charges assumed by you under a contract or agreement when a fire department is called to save or protect covered property from a peril insured against. Your renewal policy specifies that this coverage does not apply if the property is located within the limits of the city, municipality, or protection district that provides the fire department response.

Perils Insured Against

1. Both your previous policy and your renewal policy exclude coverage under Coverages A, B, and C for loss caused by the freezing of, or resulting discharge, leakage, or overflow from, a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater, or domestic appliance, subject to certain exceptions. In your previous policy, this exclusion applied only if the residence was vacant, unoccupied, or under construction and unoccupied. In your renewal policy, this exclusion applies regardless of whether or not the residence is vacant, unoccupied, or under construction and unoccupied.

In your previous policy, an exception to the exclusion stated that it did not apply if you took reasonable care to maintain heat in the building or you shut off the water supply and completely drained the system, heater, or appliance. Your renewal policy does not include the exception for shutting off the water supply and completely draining the system, heater, or appliance for buildings that are protected by an automatic fire protective sprinkling system.

2. With respect to property covered under Coverage A, B, and C, your renewal policy excludes coverage for loss caused by pressure from or the presence of roots of trees, plants, shrubs, or other vegetation.
3. With respect to property covered under Coverage C, your renewal policy excludes coverage for breakage of fragile articles caused by or resulting from earthquake or falling objects.

Exclusions That Apply To Property Coverages

1. Both your previous and your renewal policy exclude coverage for loss to property covered under Coverages A and B caused by earth movement. Your renewal policy also excludes coverage for loss to property covered under Coverage C caused by earth movement.
2. Your previous policy excluded coverage for loss resulting from wet or dry rot or mold, with an exception for ensuing loss that was otherwise covered by the policy. Your renewal policy excludes coverage for loss, cost, or expense caused by bacteria, fungi (which includes mold), wet rot, or dry rot that is not the direct result of a peril insured against, with an exception for ensuing loss that is caused by a peril insured against.
3. Both your previous policy and your renewal policy exclude coverage for loss caused by errors, omissions, and defects.

In your previous policy, the exclusion for loss caused by acts or decisions or the failure to act or decide applied to acts or failures relating to particular activities, such as land use, the design of property, and the maintenance of property. In your renewal policy, the counterpart exclusion is not limited to acts or failures relating to these activities.

In addition, your previous policy excluded coverage for loss resulting from a defect, a weakness, the inadequacy, a fault, or unsoundness in materials used in construction or repair of property. In your renewal policy, the counterpart exclusion also applies to loss caused by a defect, a weakness, the inadequacy, a fault, or unsoundness in the development, design, or maintenance of property.

Incidental Liability Coverages

1. In your previous policy, the exclusion for bodily injury or property damage resulting from activities relating to the business of an insured did not apply to part-time or seasonal activities performed by minors because business, as defined, did not encompass such activities. In your renewal policy, the definition of business does encompass such activities, however, some coverage for bodily injury or property damage arising out of business activities of an insured under the age of 21 is now provided under the incidental coverage for business. Such coverage applies only if the insured is involved in a part-time or occasional, self-employed business that does not employ others.

2. Your previous policy paid for damages for bodily injury or property damage where the liability of others was assumed by an insured under a written contract. The contract had to directly relate to the ownership, maintenance, or use of an insured premises or be made before the loss. Under your renewal policy, coverage is limited to bodily injury or property damage for which an insured is liable under a written contract that directly relates to the ownership, maintenance, or use of an insured premises or for which you are liable under a written contract, made before the loss, in which you assumed the liability of others.
3. Both your previous policy and your renewal policy provide incidental coverage for bodily injury and property damage arising out of certain watercraft. There are some changes to that coverage in your renewal policy.

Your renewal policy clarifies that the terms that apply to non-sailing vessels powered by an inboard or inboard-outdrive engine or motor also apply to a non-sailing vessel whose engine or motor powers a water jet pump.

Your previous policy provided coverage for bodily injury or property damage resulting from a watercraft while it was on an insured premises. Your renewal policy does not provide such coverage unless the watercraft is otherwise covered due to its ownership, type, size, and horsepower.

Your renewal policy excludes coverage for bodily injury and property damage arising out of watercraft being used in, or in the practice or the preparation for, a prearranged or organized racing, speed, pulling or pushing, demolition, or stunt activity or contest. However, this exclusion does not apply to sailing vessels and watercraft being used in predicted log contests or cruises.

4. Your previous policy included coverage for damages for which an insured was held liable by law due to personal injury. Your renewal policy does not provide coverage for liability arising out of personal injury.

Exclusions That Apply To Liability Coverages

1. Your renewal policy specifies that the exclusion that applies to bodily injury and property damage arising out of aircraft also applies to bodily injury and property damage arising out of hovercraft.
2. Your renewal policy excludes coverage for bodily injury or property damage for which an insured is vicariously liable if the bodily injury or property damage arises out of the actions of a child or minor with respect to an aircraft, hovercraft, motorized vehicle, or watercraft. These exclusions apply whether or not such liability is imposed by law.

3. Both your previous policy and your renewal policy exclude coverage for bodily injury arising out of transmission of a communicable disease, sexual molestation, physical abuse, corporal punishment, and the use, sale, or manufacture, or possession of controlled substances. Your renewal policy also excludes coverage for property damage arising from these actions.
4. Your renewal policy excludes coverage for bodily injury and property damage that arises out of mental abuse.
5. With respect to coverage for medical payments to others, your renewal policy excludes coverage for bodily injury from any nuclear reaction, nuclear radiation, or radioactive contamination or any consequence of nuclear reaction, nuclear radiation, or radioactive contamination.

What Must Be Done In Case Of Loss Or Occurrence

Both your previous policy and your renewal policy require the insured to submit to an examination under oath, as often as we reasonably request, in matters that relate to the loss or claim. Your renewal policy requires that all insureds submit to an examination under oath as often as we reasonably request, and also that statements made under oath be signed.

How Much We Pay For Loss Or Occurrence

1. In your previous policy, the deductible did not apply to the incidental property coverages for emergency removal, grave markers, and loss assessment. In your renewal policy, the deductible does apply to these incidental coverages.

In addition, your renewal policy clarifies that with respect to the incidental property coverage for association deductible and loss assessment, the deductible applies per occurrence, regardless of the number of deductibles charged against the association or assessments levied by the association.

2. Your renewal policy specifies that when a covered loss, cost, or expense is also covered by a home warranty, a service or maintenance plan or agreement, or any other warranty, plan, or agreement, the coverage provided by the policy is excess over any amount payable under such warranty, plan, or agreement.
3. Your renewal policy states that when a covered loss, cost, or expense is also covered by a government fund, we pay only our share of the loss, cost or expense. Our share is the part of the loss, cost, or expense that the limit of the policy bears to the total amount payable for the loss, cost, or expense to the extent permitted by law.

Payment Of Loss

Your previous policy stated that we would pay for a covered loss to your property within 30 days after an acceptable proof of loss was received and the amount of the loss was agreed to in writing or there was a filing of an appraisal award with us. Your renewal policy states that we will pay for a covered loss to your property within 60 days after an acceptable proof of loss is received and the amount of the loss is agreed to in writing, there is entry of a final judgment, or there is filing of an appraisal award with us.

Policy Conditions

Your previous policy stated that all volcanic action that occurred within a 168-hour period constituted a single occurrence. Your renewal policy specifies that all volcanic eruption occurring within a 72-hour period constitutes a single occurrence.

CLARIFICATIONS - At times a policy is interpreted by courts or others as providing coverage or terms that differ from what the company intends or envisions. The following changes clarify policy language and preserve the intent of your previous policy. Depending upon the interpretation of your previous policy, some or all of these clarifications may result in a reduction or elimination of coverage. The most significant of these changes are as follows:

Definitions

1. Your renewal policy now defines the terms "actual cash value", "aircraft", "employee", "fungi", "hovercraft", "vermin", and "watercraft".
2. In your previous policy, the definition of the term "pollutant" included reference to electrical and magnetic emissions, whether visible or invisible. In your renewal policy, the definition makes reference to electrical, magnetic, and electromagnetic particles or fields, whether visible or invisible.

Principal Property Coverages

There are a number of differences between your previous policy and your renewal policy with respect to the coverage provided under Coverage C.

Your renewal policy clarifies that the special limit that applies to money and similar property also applies to scrip, smart cards, and cards or other devices on which a cash value is stored electronically.

Your renewal policy clarifies that the special limit that applies to silverware and similar property also applies to platinum ware and items plated with platinum.

Incidental Property Coverages

1. Both your previous policy and your renewal policy provide coverage for loss to property that is removed from a premise to prevent loss from a peril insured against, and both exclude coverage for loss that results from an act committed by or at the direction of an insured with the intent to cause a loss. Your renewal policy clarifies that the exclusion for loss that results from intentional acts applies with respect to all insureds, including those who were not involved in the commission or direction of the act that caused the loss.
2. Both your previous policy and your renewal policy provide coverage for your share of an assessment levied by a homeowners, condominium, or similar residential association when loss caused by a covered peril (other than earthquake) damages property that is owned collectively by all association members. Your renewal policy clarifies that this coverage applies only when the assessment arises out of loss to property of the type that would be covered under your policy if it were owned by you.

In addition, in order to coincide with the added incidental coverage for association deductibles, your renewal policy specifies that the incidental coverage for loss assessments does not cover assessments resulting from a deductible in the insurance held by the association.

3. Both your previous policy and your renewal policy provide coverage for reasonable costs you incur for measures taken to protect covered property from further damage by a peril insured against if a peril insured against has already caused a loss. (In your previous policy, this provision was found in the What You Must Do In Case Of Loss Or Claim section of the policy. In your renewal policy, this provision is included as a new incidental coverage entitled Reasonable Repairs.)

Your renewal policy clarifies that if the measures taken to protect covered property from further damage involve repair to other damaged property, we will pay for those measures only if the property that is repaired is covered by the policy and only if the damage that necessitates the repair is caused by a peril insured against.

4. Both your previous policy and your renewal policy provide coverage for increased cost which results from the enforcement of a code, ordinance, or law that regulates the construction, repair, replacement, or demolition of the damaged property covered under Coverage A or B. Your renewal policy clarifies that this incidental coverage only applies when you elect to repair or replace the damage caused by a peril insured against. Under your renewal policy, a limit of 10 percent of the Coverage A limit applies regardless of whether or not the loss plus the increased cost exceed the limit that applies to the damaged property. Additionally, coverage for increased cost you incur to remove debris is now provided.

Perils Insured Against

1. Under your renewal policy, the grant of coverage for Coverage A -- Residence, Coverage B -- Related Private Structures, and Coverage C -- Personal Property under Perils Insured Against is revised to specify that the company will pay for direct physical loss (rather than *risks of direct physical loss*) unless the loss is excluded under the Exclusions That Apply To Coverage A, Coverage B, And Coverage C, the Exclusions That Apply Only To Coverage A Or Coverage B, or the Exclusions That Apply Only To Coverage C.
2. Several provisions in your previous policy specified that plumbing systems and domestic appliances do not include a sump, sump pump, or related equipment. In your renewal policy, those provisions further specify that plumbing systems and domestic appliances do not include any type of system designed to remove subsurface water which is drained from the foundation area or roof drains, gutters, downspouts, or like equipment.
3. Both your previous policy and your renewal policy exclude coverage under Coverage A and B for loss involving collapse, except as provided under the incidental coverage for collapse. Your renewal policy clarifies that this exclusion encompasses, but is not limited to an abrupt caving in, falling in, falling down, or giving way; impairment of structural integrity; and bending, bowing, bulging, cracking, expanding, inadequacy of load bearing capacity, leaning, settling, and shrinking. Furthermore, impairment of structural integrity includes, but is not limited to a danger of caving in, falling in, falling down, or giving way or a separation of one or more parts of a building or structure from its other parts.

An exception for collapse caused by a specified peril, as defined by the policy, was added to the Collapse Or Impairment exclusion. Collapse caused by a specified peril is covered subject to the terms that apply to the peril that causes the loss rather than the terms of the Incidental Property Coverage for Collapse.

4. Both your previous policy and your renewal policy exclude coverage under Coverages A, B, and C for loss caused by the release, discharge, dispersal, seepage, migration, or escape of pollutants unless the release, etc. is caused by a specified peril described in the definitions. Your renewal policy clarifies that loss caused by the disposal, emission, leaching, leakage, or spillage of pollutants not caused by a specified peril described in the definitions is also excluded.

Exclusions That Apply To Property Coverages

1. In your renewal policy, the introductory paragraph that precedes the exclusions specifies that the exclusions apply whether or not an extensive area suffers damage from or is affected by the excluded cause or event.

2. Your previous policy excluded coverage for loss which resulted from order of civil authority, except as provided under Coverage D.

Your renewal policy also excludes coverage for loss resulting from order of civil authority, however, it specifies that the exclusion applies to loss caused by the confiscation, destruction, or seizure of property covered under Coverage A, B, or C by order of civil authority.

3. Both your previous policy and your renewal policy exclude coverage for loss caused by nuclear reaction, radiation, or radioactive contamination. Your renewal policy clarifies that there is no coverage for loss caused by any consequence of nuclear reaction, nuclear radiation, or radioactive contamination.

Additionally, your renewal policy clarifies that loss caused by nuclear reaction, radiation, or radioactive contamination is not loss caused by fire, explosion, or smoke even if the policy provides coverage for one or more of these perils.

4. Both your previous policy and your renewal policy exclude coverage for loss caused by war, insurrection, rebellion, revolution, and warlike action by a military force. Your renewal policy specifies that with respect to warlike action by a military force, the exclusion applies to such action by any government, sovereign, or other authority using military personnel or other agents. Your renewal policy also specifies that the exclusion applies to action in hindering or defending against an actual or expected attack, insurrection, rebellion, or revolution.

In addition, your renewal policy specifies that the exclusion for war, etc. supersedes the exclusion for nuclear reaction, etc. with respect to action that comes within the terms of the war exclusion and involves nuclear reaction, radiation, or radioactive contamination.

5. Both your previous policy and your renewal policy exclude coverage for loss caused by earth movement. Your renewal policy specifies that the exclusion applies whether the earth movement results from a natural cause, a manmade cause, or a combination thereof.

For further clarification, the provision specifying what earth movement means now identifies various additional phenomena that constitute earth movement (such as soil liquefaction, the compaction of earth, and movement caused by water below the earth's surface).

Finally, a statement is added to clarify that with respect to earth movement that results from a manmade cause, or a combination of natural and manmade causes, the exclusion applies whether or not certain circumstances (such as a person's or organization's error or omission) are a factor.

6. Both your previous policy and your renewal policy exclude coverage for loss caused by water, including:

- flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these;
- water or sewage that backs up through sewers or drains or water that overflows from within a sump pump, sump pump well, or other type of system designed to remove subsurface water which is drained from the foundation area; and
- water below the surface of the ground.

Your renewal policy specifies that this excluded water encompasses tidal wave, tsunami, tides, tidal surge, storm surge, storm tide, and water that overtops or is otherwise discharged from a dam, levee, or other device or feature designed or used to retain, contain, or control water.

Your renewal policy also specifies that the water exclusion applies regardless of the cause of the excluded event, whether or not that cause is an act of nature.

Your renewal policy excludes loss caused by 'matter present in water' rather than 'sewage', and it specifies that the exclusion for loss caused by 'matter present in water' applies with respect to *all* excluded water and that 'matter present in water' encompasses matter carried or otherwise moved by water.

Finally, your renewal policy specifies that surface water and water below the surface of the ground do not include water that accidentally discharges or overflows from a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater, or domestic appliance on the insured premises when such loss is not otherwise excluded by the policy.

7. Both your previous policy and your renewal policy exclude coverage for loss that results from an act committed by or at the direction of any insured with the intent to cause a loss. Your renewal policy clarifies that this exclusion applies whether the insured acted alone or in collusion with another, and also that it applies with respect to all insureds, including insureds who were not involved in the commission or direction of the act that caused the loss.

Principal Liability Coverages

1. Under your renewal policy, the coverage grant for Coverage L -- Personal Liability is revised to state that the company will pay, up to the limit that applies, those sums (rather than 'all sums') for which an insured is liable because of bodily injury or property damage caused by an occurrence to which Coverage L applies.

2. Your renewal policy clarifies that if we defend a suit seeking damages for bodily injury or property damage, the defense will be provided at our expense by the counsel that we choose.
3. Your renewal policy clarifies that coverage for medical payments does not apply to you or any person who is a regular resident of your household, other than a domestic employee.

Incidental Liability Coverages

Claims and Defense Cost is revised to specify that, with respect to costs taxed to an insured in a suit that the company defends, the company will pay for *court* costs and that coverage is not provided for attorney fees or attorney expenses taxed to an insured.

Exclusions That Apply To Liability Coverages

1. Under Exclusions That Apply To Coverage L And Coverage M, the exclusion that pertains to bodily injury or property damage that is expected by, directed by, or intended by an insured, the result of a criminal act of an insured, or the result of an intentional and malicious act by or at the direction of an insured is restated to clarify that liability coverage is not provided for any insured for such bodily injury or property damage, regardless of the theory of relief pursued.
2. To reinforce the exclusion that pertains to bodily injury or property damage that is expected by, directed by, or intended by an insured, the result of a criminal act of an insured, or the result of an intentional and malicious act by or at the direction of an insured, an exclusion is added under Exclusions That Apply To Coverage L And Coverage M to specifically state that liability coverage is not provided for any insured for bodily injury or property damage that arises out of electronic aggression, including but not limited to harassment or bullying committed by means of an electronic forum (such as a blog, chat room, social networking site) or by any other electronic means (such as email, instant messaging, or text messaging).
3. Both your previous policy and your renewal policy exclude coverage for bodily injury and property damage caused by war, insurrection, rebellion, revolution, and warlike action by a military force. Your renewal policy specifies that with respect to warlike action by a military force, the exclusion applies to such action by any government, sovereign, or other authority using military personnel or other agents. Your renewal policy also specifies that the exclusion applies to action in hindering or defending against an actual or expected attack, insurrection, rebellion, or revolution.
4. Your renewal policy clarifies that the exclusion that applies to bodily injury and property damage arising out of the ownership of aircraft and hovercraft also applies to bodily injury and property damage arising out of the leasing of aircraft and hovercraft.
5. In addition, the exclusion that applies to bodily injury and property damage arising out of the supervision of aircraft and hovercraft clarifies that it applies to bodily injury and property

damage arising out of an insured's negligent supervision or failure to supervise any person with respect to aircraft and hovercraft.

6. Your renewal policy clarifies that the exclusion that applies to bodily injury and property damage arising out of the ownership of motorized vehicles and watercraft also applies to bodily injury and property damage arising out of the leasing of motorized vehicles and watercraft.

In addition, the exclusion that applies to bodily injury and property damage arising out of the supervision of motorized vehicles and watercraft clarifies that it applies to bodily injury and property damage arising out of an insured's negligent supervision or failure to supervise any person with respect to motorized vehicles and watercraft.

7. Both your previous policy and your renewal policy exclude coverage for bodily injury and property damage arising from business, except to the limited extent that coverage is provided under the incidental coverages. Your renewal policy clarifies that this exclusion applies to a business conducted from an insured premises as well as to business undertaken by an insured, regardless of location. It also clarifies that the exclusion applies regardless of whether or not the business is owned or operated by an insured or employs an insured.

Your renewal policy also clarifies that this exclusion applies to bodily injury or property damage arising out of an act, or a failure to act, involving a service or duty owed or implied because of the nature of the business.

8. Your renewal policy clarifies that in addition to there being no coverage for bodily injury to an insured, there is no coverage for claims or suits brought against an insured by another person seeking reimbursement of, or contribution toward, damages for which that other person may be liable because of bodily injury to an insured.
9. Your renewal policy clarifies that in addition to there being no coverage for property damage to property owned by an insured, there is no coverage for cost or expense for measures performed on property owned by an insured to prevent injury to a person or damage to property of others, whether the cost or expense is incurred by an insured or another person.

What Must Be Done In Case Of Loss Or Occurrence

Both your previous policy and your renewal policy specify certain duties that apply to the insured, or someone acting on his or her behalf, in the event of a loss or an occurrence. Your renewal policy identifies the parties responsible for performing these duties and clarifies that we are not obligated to provide the coverages described in the policy if these duties are not performed.

How Much We Pay For Loss Or Occurrence

1. Your renewal policy clarifies that the limit that applies to loss covered under the property coverages applies regardless of the number of insureds with an interest in the property. It also clarifies no insured will be paid an amount that exceeds his or her interest in the property at the time of loss.
2. The loss settlement terms in your renewal policy clarify that replacement cost and cost to repair or replace do not include increased cost that results from the enforcement of a code, ordinance, or law, except to the extent that coverage for increased cost is provided under the incidental property coverages.
3. In both your previous policy and your renewal policy, we use the smaller of two amounts to determine how much we pay for loss to a building covered under Coverage A or Coverage B for which the limit at the time of loss is at least 80% of its full replacement cost just before the loss.

One of these amounts is the amount spent to repair or replace the damage. In your renewal policy, we clarify that this is the amount actually and necessarily spent to repair or replace the damage.

The other amount is the cost to repair or replace the damage using materials of like kind and quality. In your renewal policy, we clarify that it's also the cost to repair or replace the damage for like use.

4. Both your previous policy and your renewal policy apply replacement cost terms to certain classes of personal property. Your renewal policy clarifies that replacement cost terms are only applied to these classes of personal property if they are covered under the policy by scheduled insurance and such coverage is not subject to agreed value loss settlement terms.
5. Regarding Coverage L - Personal Liability, both your previous policy and your renewal policy state that the limit shown on the declarations for Coverage L is the most we pay for loss for each occurrence and that this limit applies regardless of the number of persons insured under the policy, the number of parties who sustain injury or damage, or the number of claims made or suits brought. Your renewal policy clarifies that the Coverage L limit also applies regardless of the number of policy periods involved.

In addition, your renewal policy clarifies that all bodily injury and property damage arising out of one accident or out of repeated exposures to similar conditions is considered one occurrence.

Policy Conditions

1. Both your previous policy and your renewal policy state that if we adopt a revision that broadens coverage under this edition of our policy, the broadened coverage will apply to

your policy under certain circumstances. However, your previous policy and your renewal policy state that this agreement to provide broadened coverage does not apply to changes adopted as a result of the introduction of a subsequent edition of our policy. Your renewal policy clarifies that the agreement to provide broadened coverage also does not apply to changes made as part of an overall program revision brought about by an endorsement that amends our policy.

2. Both your previous policy and your renewal policy include a subrogation condition which states that if we pay for a loss, we may require that the insured assign to us the right of recovery up to the amount we pay. Your renewal policy clarifies that if we require such an assignment, the insured must sign and return to us all related documents and otherwise cooperate with us.
3. Both your previous policy and your renewal policy include an appraisal condition stipulating what happens if we do not agree with you as to the value or amount of loss. One of the stipulations is that each side will select an appraiser and the appraisers will select an umpire. Your renewal policy clarifies that the appraisers and umpire must be both impartial and competent.

In addition, your renewal policy clarifies that an appraisal will not be used to interpret policy terms, determine causation, or determine whether or not a loss is covered.

BROADENINGS and RESTRICTIONS or CLARIFICATIONS - Your renewal policy contains changes that result in broadened coverage in some respects and restricted (or possibly restricted) coverage in other respects. The most significant of these changes are as follows:

Definitions

1. Both your previous policy and your renewal policy specify that business means a trade, a profession, or an occupation, including farming, all whether full or part time. Your renewal policy now also specifies that a trade, profession, or occupation that is occasional is considered to be business.

Your renewal policy specifies that business does not include the rental of part of the described location normally occupied by the named insured's household to no more than two roomers or boarders for use as a residence.

Your renewal policy indicates that business also includes any other activity undertaken for money or other compensation, with limited exceptions. These exceptions are:

- providing care services to a relative of an insured (which is a broadening in coverage);
- providing services for the care of persons who are not relatives of an insured and for which the insured's only compensation is the mutual exchange of like services;

- volunteer activities for which an insured receives no compensation or for which an insured's only compensation is the reimbursement of expenses incurred to carry out the activity; and
 - an activity not described above for which no insured's total compensation for the 12 month period just before the first day of the policy period was more than \$2,500.
2. In your renewal policy, the definition of "domestic employee" now specifies that it includes a person leased to an insured under a contract or an agreement with a labor leasing firm. However, it now also specifies that "domestic employee" does not include a person who is furnished to an insured as a temporary substitute for a permanent domestic employee who is on leave or to meet seasonal or short-term workloads.
3. Your renewal policy's definition of the term "insured" now specifies that it includes your relatives under the age of 25 who:
- are financially dependent upon you;
 - are students enrolled in school full time; and
 - were residents of your household just before moving out to attend school.

Under your renewal policy, the term also includes persons (other than your relatives) who are under the age of 21 years and who:

- are in your care or the care of a relative of yours who is a member of your household;
- are students enrolled in school full time; and
- were residents of your household just before moving out to attend school.

Unlike your previous policy, your renewal policy does not extend "insured" status to persons in the course of performing domestic duties that relate to the insured premises. However, your renewal policy does now specify that with respect to motorized vehicles to which coverage applies, "insured" includes persons while engaged in the employ of an insured.

With respect to other persons using a motorized vehicle to which coverage applies, your renewal policy limits "insured" status to persons using such a vehicle on an insured premise. Your previous policy did not impose the insured premises limitation.

With respect to watercraft and animals owned by an insured and to which coverage applies, your previous policy's definition of "insured" included all persons using or caring for them. Under your renewal policy, the definition includes only persons or organizations accountable by law.

Unlike your previous policy, your renewal policy defines "insured" as including persons and organizations accountable by law for a motorized golf cart owned by an insured and to which coverage applies, provided that such persons or organizations use or have charge of the golf cart with the owner's consent.

Your renewal policy's definition of "insured" specifies that the phrase an "insured", wherever it appears in the policy, means one or more insureds.

4. Your previous policy defined the term "insured premises" (in part) as including premises used by you in connection with the described location. Your renewal policy defines the term as also including premises used by you in connection with other premises shown on the declarations, as well as premises used by you in connection with residential premises that are newly acquired by you during the policy period.

In addition, while both your previous policy and your renewal policy define the term "insured premises" (in part) as including other premises shown on the declarations, your renewal policy clarifies that such premises must be used by you as a residence.

Principal Property Coverages

1. Your previous policy provided coverage for building materials and supplies intended for use in the construction, alteration, or repair of the residence under Coverage A, and building materials and supplies intended for use in the construction, alteration, or repair of a related private structure under Coverage B. In your renewal policy, coverage for all such materials and supplies is provided only under Coverage A. In addition, under your previous policy, coverage applied only to materials and supplies located on the insured premises. Under your renewal policy, coverage applies to materials and supplies located on or adjacent to the described location.
2. Your previous policy excluded coverage for related private structures used for business purposes. Your renewal policy is clarified to specifically exclude coverage for related private structures used in whole or in part for the direction or operation of a business or for the storage of business property.

However, your renewal policy is broadened to provide coverage for related private structures used by an insured or a tenant of the residence covered under Coverage A to store certain types of business property. Such property includes:

- private passenger autos, pickup trucks, vans, and motorized vehicles designed for grounds maintenance activities such as lawn mowing and snow plowing; and
- property (other than motorized vehicles) owned solely by the insured or tenant;

provided that it does not consist of or contain gaseous or liquid fuel, other than fuel contained in a permanently installed fuel tank of a vehicle or in a portable container designed to hold fuel that has a capacity of no more than five U.S. gallons.

3. Both your previous policy and your renewal policy exclude coverage for motorized vehicles, subject to certain exceptions. In your renewal policy, these exceptions have been broadened to provide coverage for a vehicle that is used either to service the insured premises or the premises of another. In either instance, however, coverage is provided only to the extent that the vehicle is owned by an insured, is designed only for use off public

roads, isn't required to be registered for use on public roads or property, and isn't used for business purposes.

Incidental Property Coverages

1. Both your previous policy and your renewal policy cover loss caused by the collapse of a building or part of a building, however, that coverage is subject to changes in your renewal policy.

Your previous policy covered loss involving collapse caused by hidden insect or vermin damage or hidden decay. Your renewal policy covers loss involving collapse caused by insect or vermin damage or decay if no insured knew of or could reasonably be expected to suspect the presence of the damage or decay prior to the collapse. Your renewal policy is broadened to cover loss involving collapse caused by rodent damage if no insured knew of or could reasonably be expected to suspect the presence of the damage prior to the collapse.

Breakage of glass or safety glazing material that is part of a building is added as a cause for which coverage is provided.

In addition, this incidental coverage no longer identifies the perils insured against described under Coverages A and B as covered causes of loss. Collapse caused by a specified peril, as defined by the policy, is covered subject to the terms that apply to the peril that causes the loss, rather than the terms that apply to this incidental coverage.

Also, your renewal policy clarifies what collapse means and doesn't mean for the purpose of coverage. Finally, the terms of this incidental coverage are clarified to specify that coverage is provided for the abrupt collapse of a building or a part of a building and that, in order to trigger coverage, collapse caused by insect, rodent, or vermin damage or decay must consist of damage to or decay of a building or a part of a building.

2. Both your previous policy and your renewal policy cover loss when an insured by law must pay for the theft or unauthorized use of credit cards, has a loss resulting from the theft or unauthorized use of electronic fund transfer cards or other electronic access devices, has a loss when checks or other instruments are forged or altered, or accepts counterfeit money. There are some changes to that coverage in your renewal policy.

Your renewal policy clarifies that all loss resulting from a series of acts committed by any one person or in which any one person is involved or implicated is considered one occurrence.

In addition, your renewal policy is broadened to provide coverage for defense of suits resulting from the theft or unauthorized use of credit cards and electronic fund transfer cards and access devices. Additionally, we may provide defense coverage for suits seeking the enforcement of payment when checks, drafts, or negotiable instruments are forged or altered.

Finally, your renewal policy excludes coverage for loss that results from the use of a credit card, fund transfer card, or access device by a resident of your household.

3. Both your renewal policy and your previous policy provide limited coverage for the removal of debris after a loss. There are some changes to that coverage in your renewal policy.

Your renewal policy clarifies that we pay for the *reasonable* cost to remove the debris of covered property or, in certain circumstances, fallen trees.

Your renewal policy is also clarified to specify that coverage is provided for the reasonable cost to remove the debris of covered property when loss to such property is covered under the Incidental Property Coverage for Collapse.

Your previous policy provided coverage for the removal of volcanic ash, dust, or particulate matter that caused direct physical loss to property covered under Coverages A, B, or C. That coverage is more restrictive under your renewal policy, as coverage is provided for the removal of volcanic ash, dust, or particulate matter that causes direct physical loss to a covered building or to covered property contained in a building.

Your renewal policy includes several changes with respect to the removal of fallen trees.

- In both your previous policy and your renewal policy, this coverage applies only when the fallen tree causes damage to other property or causes an obstruction.
 - In your previous policy, coverage applied when the fallen tree damaged property covered under Coverages A, B, or C. In your renewal policy, the fallen tree must damage a covered structure in order for coverage to apply.
 - In your previous policy, coverage applied when the fallen tree obstructed access to a driveway on the insured premises. In your renewal policy, the tree must prevent a motorized vehicle that's registered for use on public roads from using a driveway on the described location.
 - Your renewal policy has been broadened to provide coverage when a fallen tree obstructs a ramp or other fixture designed to make your residence accessible to a handicapped person. Your previous policy did not provide coverage for such obstructions.
- Under your renewal policy, coverage for the removal of your fallen trees is limited to trees felled by windstorm or hail or the weight of ice, snow, or sleet. Under your previous policy, coverage applied to trees felled by any of the perils insured against.
- The limit that applies to this coverage has been increased from \$500 per occurrence under your previous policy to \$1,000 per occurrence, subject to a maximum of \$500 for any one tree, under your renewal policy.

4. Both your previous policy and your renewal policy provide coverage for the breakage of glass that is part of a covered building, and both exclude coverage for loss that occurs when your residence is vacant. Your renewal policy has been broadened with respect to the vacancy exclusion, as it now applies when the residence is vacant for 60 or more consecutive days, rather than 30 or more consecutive days as was the case in your previous policy. In addition, the vacancy exclusion in your renewal policy does not apply with respect to the breakage of glass that is the direct result of earth movement.

Your renewal policy clarifies that coverage for property damaged by the breakage of glass applies only to loss to property caused by broken pieces of glass. Your renewal policy specifically excludes coverage for any other loss to property that occurs because of the breakage of glass.

5. A new coverage entitled 'Liquid Fuel Remediation' has been added to your renewal policy. Subject to certain limitations, this coverage pays up to \$10,000 per policy period for loss discovered by you during that policy period and caused by the discharge, dispersal, emission, escape, leaching, leakage, migration, release, seepage, or spillage of liquid fuel from the fuel system of a heating or air-conditioning system, water heater, or domestic appliance located on the described location. When there is such discharge, etc., certain costs and expenses are also covered within this \$10,000 limit, such as cost or expense incurred by you to take temporary measures to stop any further discharge, etc.

Depending upon how its exclusions and perils insured against were interpreted, your previous policy may have provided coverage, up to the limit applicable to the damaged property, for loss caused by the sudden and accidental discharge or overflow of liquid fuel from a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater, or domestic appliance. However, unlike your renewal policy, your previous policy did not provide any coverage for cost or expense incurred to clean up or remove fuel from land or from property covered under the incidental coverage for trees, plants, shrubs, and lawns.

6. Your renewal policy is broadened to include a new incidental coverage entitled Property In Rental Units. This coverage provides up to \$2,500 of coverage for loss caused by a specified peril, other than theft, to your appliances, carpeting, and other household furnishings in an apartment on the described location that is rented or held for rental to others.

In your previous policy, such property was subject to the special limits that applied to personal property used for business purposes. However, coverage was provided for loss caused by any specified peril, including theft.

7. Both your previous policy and your renewal policy provide limited coverage for loss to food in a refrigerator or freezer caused by the disruption of electrical power or mechanical breakdown of the refrigeration equipment. Your renewal policy is broadened to provide coverage for loss to any covered property stored in such a unit, not just food.

In addition, your renewal policy specifies that with respect to loss caused by the disruption of electrical power, coverage applies only if the disruption is due to conditions beyond your control.

8. Both your previous policy and your renewal policy provide limited coverage for direct physical loss to trees, plants, shrubs, or lawns on the described location caused by certain perils. In your previous policy, the limit that applied to this coverage was expressed as a percentage of your Coverage C limit. In your renewal policy, this limit is expressed as a percentage of your Coverage A limit which, depending upon your Coverage A and Coverage C limits, could be a broadening in coverage or a restriction in coverage.

Perils Insured Against

1. Both your previous policy and your renewal policy exclude coverage under Coverage A and B for loss caused by vandalism or malicious mischief if the residence is vacant. In your previous policy, this exclusion applied if the residence was vacant for more than 30 days in a row just before the loss. Your renewal policy is broadened to specify that this exclusion applies if the residence is vacant for more than 60 days in a row just before the loss.

In addition, your renewal policy clarifies that there is no coverage for loss that ensues from a wrongful act committed intentionally in the course of vandalism or malicious mischief if the residence is vacant for more than 60 days in a row just before the loss.

2. Both your previous policy and your renewal policy exclude coverage under Coverage A and B for loss caused by continuous or repeated seepage or leakage. In your renewal policy, this exclusion also applies to Coverage C. In your previous policy, this exclusion applied to loss caused by the seepage or leakage of liquids or steam from within a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater, or domestic appliance.

The corresponding exclusion in your renewal policy applies to loss caused by the discharge, seepage, or leakage of water, regardless of its source. It also applies to loss caused by the presence or condensation of humidity, moisture, or vapor over a period of weeks, months, or years unless no insured knew of or could reasonably be expected to suspect it. (And while your renewal policy's exclusion does not apply to loss caused by the discharge, etc. of liquids other than water, such loss may be subject to your renewal policy's pollution exclusion.)

In addition, both your previous policy and your renewal policy provide exceptions to the exclusions for loss caused by seepage or leakage. In your previous policy, this exception applied to loss caused by the accidental leakage, overflow, or discharge of liquids or steam from a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater, or domestic appliance. In your renewal policy, the exception applies if the discharge comes from a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater, or domestic appliance on the described location and unless no insured knew of or could reasonably be expected to suspect it.

Your renewal policy specifies that the exclusions that apply to surface water and water below the surface of the ground do not apply with respect to loss caused by continuous or repeated discharge, seepage, or leakage of water from a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater or domestic appliance on the described location if no insured knew of or could reasonably be expected to suspect the discharge, seepage, etc.

In the event of a covered discharge or overflow, both your previous policy and your renewal policy provide coverage for the reasonable cost of removing and replacing parts of a building necessary in order to repair the system, heater, or appliance. Your renewal policy also provides coverage for the reasonable cost of removing and replacing parts of structures that are not buildings if necessary in order to repair the system or appliance, but only if the water or steam causes direct physical loss to a building on the described location.

Incidental Liability Coverages

1. Both your previous policy and your renewal policy provide incidental coverage for claims and defense cost. There are some changes to that coverage in your renewal policy.

Your previous policy paid for premiums for appeal bonds and bonds for the release of attachments as well as up to \$500 for premiums for certain bail bonds. In your renewal policy, coverage is provided for premiums on all required bonds in a suit we defend, and without any dollar limitation on the amount of premium.

Both your previous policy and your renewal policy provide coverage for loss of earnings by an insured for time spent away from work at our request. In your previous policy, this coverage was limited to \$50 per day. In your renewal policy, coverage is provided for up to \$250 per day. In addition, your renewal policy specifies that payment for loss of earnings does not include loss of any other income.

Both your previous policy and your renewal policy provide coverage for the interest that accrues after entry of a judgment. Your renewal policy clarifies that we pay for the interest that accrues on the entire judgment.

2. Both your previous policy and your renewal policy provide some coverage for damage to property of others. There are some changes to that coverage in your renewal policy.

In your previous policy, the limit that applied to this coverage was \$500. In your renewal policy, the limit is \$1,000, and your renewal policy specifies that payments made under this coverage are made on a replacement cost basis.

Your renewal policy specifies that this incidental coverage does not apply to property damage covered under the property coverage section of the policy, except for the amount in excess of the recoverable amount under the property coverage.

Both your previous policy and your renewal policy exclude coverage under this incidental coverage for property damage arising out of the ownership, operation, maintenance, use, occupancy, loaning, entrusting, supervision, loading, or unloading of a motorized vehicle, aircraft, or watercraft, with certain exceptions. Your renewal policy also excludes coverage for property damage arising out of the leasing of such a vehicle or craft, as well as coverage for property damage arising out of hovercraft.

3. Both your previous policy and your renewal policy provide incidental coverage for bodily injury and property damage arising out of certain motorized vehicles. There are some changes to that coverage in your renewal policy.

Your previous policy provided coverage for bodily injury and property damage that occurred on an insured premise and arose out of a motorized vehicle that was not subject to motor vehicle registration because of its type or use. Your renewal policy does not provide coverage for vehicles that are registered for use on public roads or property, regardless of where the occurrence takes place. In addition, your renewal policy does not provide coverage for vehicles that, at the time of the occurrence, are required by law or governmental regulation to be registered for use at the location of the occurrence.

In addition, your renewal policy clarifies that the limited coverage provided for bodily injury and property damage arising out of certain motorized vehicles doesn't apply to vehicles being:

- used in, or in the practice or preparation for, a prearranged contest;
- rented to others;
- used to carry people or cargo for a fee; or
- used for any business purpose (other than playing golf on a golf course).

Your previous policy provided coverage for bodily injury and property damage that resulted from a motorized golf cart used for golfing purposes. Your renewal policy provides coverage for bodily injury and property damage that arises out of a non-owned motorized golf cart, as well as for an owned motorized golf cart if the occurrence takes place on certain insured premises, without requiring that it be used for golfing purposes. For other occurrences involving an owned motorized golf cart, your renewal policy provides coverage only if the golf cart is designed to carry no more than four persons, is not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground, and, at the time of the occurrence, is within the legal boundaries of a golfing establishment or a private residential community that is subject to the authority of an association of property owners and in which an insured premises is located. In addition, with respect to an owned motorized golf cart within the legal boundaries of a golfing establishment, coverage is provided only for a golf cart that is parked or stored there or is being used to:

- play golf or for another recreational activity allowed by the establishment;
- travel to or from an area where motorized vehicles or golf carts are parked or stored; or

- cross public roads at designated points to access other parts of the golfing establishment.

Your previous policy provided coverage for bodily injury or property damage that arose out of an owned motorized vehicle that was not subject to motor vehicle registration because of its type or use and not used to service an insured premise only if the bodily injury or property damage occurred on an insured premise. Your renewal policy is broadened to provide coverage for bodily injury or property damage that arises out of an owned motorized vehicle that is operated from electrical current supplied by a battery and is not built or modified after manufacture to exceed a speed of 15 miles per hour on level ground, regardless of the location of the occurrence. The coverage provided is for a vehicle that is not a motorized bicycle, moped, or golf cart.

Your previous policy provided coverage for bodily injury or property damage that resulted from certain motorized vehicles while on an insured premises. In your renewal policy, such coverage applies only with respect to certain motorized vehicles used on certain insured premises.