

## INCREASED LIMITS BUNDLE

Attached to and forming part of this Policy

### WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED BELOW OR IN THE POLICY TO WHICH THIS ENDORSEMENT IS ATTACHED

In consideration for the additional premium charged, this Endorsement modifies the coverage provided under the applicable residential Policy Form.

The following Increased Limits and Extension of Coverage apply after the Policy deductible without increasing the limit of insurance shown on the "Declaration Page" for the applicable coverage.

#### COVERAGE A – DWELLING BUILDING

##### Outdoor Trees, Shrubs, Plants and Lawns

"You" may apply up to 10% of the limit of insurance on "your" "dwelling" to trees, plants, shrubs or lawns on "your" "premises". "We" will not pay more than \$5,000 for any one tree, plant, shrub or lawn including debris removal expenses. "We" insure these items against loss caused by fire, lightning, explosion, impact by aircraft or land vehicle, riot, vandalism and malicious acts, as described under "specified perils".

"We" do not insure items grown for commercial purposes.

##### Fences, Gates and Driveway Materials

"We" will cover fences, gateways and gates, and driveway construction materials up to \$30,000 in all.

#### COVERAGE C – PERSONAL PROPERTY

##### Increased limits of insurance

- (1) Books, tools and instruments pertaining to a business, profession or occupation for an amount up to \$25,000 in all while on "your" "premises" and for an amount of up to \$10,000 while off "your" "premises". Other business property, including samples and goods held for sale, is not insured.
- (2) Bicycles, their equipment and accessories up to \$7,500 in all.
- (3) Collectables, meaning specifically, sports cards, sports memorabilia and comic book collections up to \$5,000 in all.
- (4) Harness, saddles, tack and other similar equipment usual to the ownership of pet animals for pleasure purposes up to \$5,000 in all.
- (5) Jewellery, watches, gems, fur garments and garments trimmed with fur up to \$50,000 in all.
- (6) Numismatic property (such as coin collections and bank note collections) up to \$2,000 in all.
- (7) Philatelic property (such as stamp collections) up to \$5,000 in all.
- (8) Silverware, silver-plated ware, gold ware, gold-plated ware and pewter-ware up to \$20,000 in all.
- (9) Television or radio sets and antennae, satellite receivers and their attachments up to \$5,000 in all.
- (10) Watercraft, their furnishings, equipment, accessories and motors up to \$5,000 in all.
- (11) Motorized lawn mowers, other motorized gardening equipment and motorized golf carts, including attachments and accessories up to \$40,000 in all.

##### Extension of Coverage

- (1) **Off Premises**
  - (a) Personal property stored at other locations that "you" own or rent for an amount up to \$50,000 in all.
  - (b) Personal property used by any "student" insured by this Policy for an amount up to \$15,000 in all.
  - (c) Personal property stored in a warehouse is insured for a maximum of ninety (90) days unless the loss or damage is caused by the peril of theft. To extend coverage in storage for a further period "we" must be notified in writing and endorse "your" Policy as required.
- (2) **Computer Property**
  - (a) "Data" processing, word processing or computing "equipment", including components, extensions, connections, ancillary equipment, software and educational or training materials.
  - (b) "Media" and "data" is covered to \$5,000 any one occurrence, shall apply to loss of or damage to "data" processing "media" and "data". No co-insurance clause is to apply.
  - (c) Accounts receivable is covered to \$5,000 any one occurrence on all sums due to "you" from customers provided "you" are unable to effect collection thereof as a direct result of loss or damage, by an insured peril, to electronic

records of accounts receivable. After payment of loss all amounts recovered by "us" up to the total amount of loss paid by "us" shall belong to "us", but all recoveries in excess of such amounts shall belong to "you". No co-insurance clause is to apply.

- (d) Extra expense is covered to \$5,000 any one occurrence, shall apply to extra expense necessarily incurred by "you" in maintaining normal office operations, interrupted by a loss insured under this Form, for the period of time required with the exercise of due diligence and dispatch to restore normal operations. No co-insurance clause is to apply.
- (e) Debris removal of computer property is covered to \$5,000 any one occurrence, shall apply to expense necessarily incurred in the removal of the debris of property insured by this Form. No co-insurance clause is to apply.
- (f) Newly acquired computer "equipment" is covered to \$10,000 any one occurrence on newly acquired "data" processing "equipment". There is no coverage under this extension if "we" are not advised within thirty (30) days of the acquisition of the equipment. No co-insurance clause is to apply.

(3) **Computer Breakdown Coverage**

- (a) "Data" processing "equipment" (excluding computerized production equipment) from mechanical breakdown, machinery breakdown, short circuit, blow-out, or other electrical damage to electrical equipment, apparatus, devices or wiring. This coverage shall not apply to changes in the electric power supply, processing operations or while the equipment is being worked on or serviced, and errors in design or use of faulty materials in the development, manufacture or installation of the equipment.
- (b) "Media" which results from mechanical breakdown or malfunction.
- (c) "Data" from electrical or magnetic injury, disturbance or erasure of electronic recordings, but this coverage shall not apply to property while in transit.

(4) **Tombstones, Monuments and Headstones**

Up to \$10,000 in all may be applied to tombstones, monuments or headstones of "your" deceased parent, spouse or children located at any public or church cemetery in the Province of Ontario. "We" insure these items for "specified perils" only.

## **SPECIAL CONDITIONS**

### **Installation Warranty**

Television or radio sets and antennae, satellite receivers and their attachments must be installed and erected by a person qualified to do the work in accordance with any bylaws or manufacturers' instructions.

### **Replacement Cost for Computer Property**

When the identical article of computer property is no longer manufactured or is not available, replacement cost shall mean the cost of a new article similar to that damaged or destroyed and which is capable of performing the same function or of comparable quality and usefulness shall be deemed to be new property of like kind and quality for the purposes of this coverage.

## **PERILS EXCLUDED FOR COMPUTER PROPERTY AND COMPUTER BREAKDOWN**

There is no coverage for the loss or damage caused directly or indirectly for computer property and computer breakdown:

- (1) by centrifugal force, mechanical or electrical breakdown or derangement in or on the "premises" except as provided under computer breakdown coverage, unless fire ensues and then only for the loss or damage caused directly by such ensuing fire;
- (2) by dampness or dryness of atmosphere, changes of temperature, freezing, heating, shrinkage, evaporation, loss of weight, leakage of contents, exposure to light, contamination, change in colour or texture or finish, rusting or corroding, marring, scratching or crushing but this exclusion does not apply to loss or damage caused directly by fire, lightning, explosion, impact by aircraft, spacecraft or land vehicle, riot, strike, vandalism, malicious acts, smoke, windstorm or hail, theft or attempt thereof or accident to transporting conveyance provided such perils are not otherwise excluded;
- (3) by misappropriation, secretion, conversion, infidelity or any dishonest manner of acquiring possession on "your" part or any other party of interest, "your" employees or "your" agents, or any person to whom the property may be entrusted (Bailee for hire excepted);
- (4) for mysterious disappearance or unexplained loss or shortage disclosed on taking inventory;
- (5) disturbance or erasure of electronic recordings by electric or magnetic injury except by lightning and except as provided under computer breakdown coverage;
- (6) for any electrical apparatus caused by electricity (except as provided under computer breakdown coverage) other than lightning unless fire ensues and then only for loss or damage caused by such ensuing fire;
- (7) caused by programming error or by incorrect instruction to the computer;

- (8) due to any dishonest, fraudulent or criminal act by any "you", a partner therein or an officer, director, trustee or employee thereof, whether acting alone or in collusion with others;
- (9) due to theft (including attempt thereat) of property while unattended in or on any motor vehicle or trailer, unless contained in a fully enclosed and securely locked body or compartment of such vehicle and resulting from forcible entry, evidenced by visible marks, into the body or compartment (except property in the custody of carriers or Bailee for hire);
- (10) due to delay, loss of market, loss of income, interruption of business, or consequential loss of any nature, except as provided under the Extensions of Coverage section of this Form; or
- (11) due to the loss, suspension, lapse or cancellation of any lease, license, contract or order.

## **DEFINITIONS**

**"Equipment"** for computer property means that network of machine components capable of accepting information or converted material processing it according to a plan or program and producing the desired results.

**"Media"** means all forms of material on which "data" is electronically recorded, such as magnetic tapes, disk packs, diskettes and cassettes.

## **LIABILITY COVERAGE**

### **Voluntary Medical Payment**

The limit of insurance shown on the "Declaration Page" applicable to this coverage is amended to \$10,000, which is the maximum "we" will pay for each person in respect of one accident or occurrence.

**All exclusions, terms, provisions and conditions of this Policy apply.**