

EDUCATOR ADVANTAGE ENDORSEMENT

1. Under Property Coverages, Principal Property Coverages, Coverage C — Personal Property, Limitations on Certain Property, the following is added:
\$1,000 for theft of money or goods being held by “you” for collection or distribution for a school sponsored event. No deductible applies.
2. Under How Much We Pay For Loss Or Occurrence, Property Coverages, Deductible, the following provisions are added:
 - a. The deductible does not apply to the first \$1,000 of a covered loss resulting from theft of “your” personal property from “your” vehicle while parked in a school parking lot or within 500 feet of a school or school sponsored event and that is reported to the police.
 - b. The deductible does not apply to the first \$1,000 of a covered loss to “your” personal property while being used in educational activities away from the “insured premises”.
 - c. If an “occurrence” that results in a covered loss under Coverages A, B, C, or D also results in a covered loss to “your” owned vehicle(s) insured with “us”, “we” will waive the one lowest deductible among all deductibles that apply to those covered losses.
 - d. If this policy has been claim free for five or more years with “us”, a deductible of \$250 or less will be reduced to zero, and a deductible of more than \$250 will be reduced by \$250 for the first loss following the expiration of the five year period since the last paid claim. This applies to all deductibles, including any deductible for a specific peril.
3. Under Property Coverages, Incidental Property Coverages, the following Incidental Property Coverage is added:

Replacement of Locks and Keys — “We” will reimburse “you” up to \$1,000 per “occurrence” for:

- a. replacement of keys; and
- b. rekeying of locks

for the “insured premises” and “your” owned vehicle(s) if keys to the “insured premises” and/or “your” owned vehicles are stolen and the theft is reported to the police. “We” will replace the locks only if they cannot be rekeyed. No deductible applies.

4. If “your” policy is written on form HO 0002, HO 0003 or HO 0006, under Property Coverages, Incidental Property Coverages, the following Incidental Property Coverage is added:

Mortgage Payment Recovery — “We” agree to reimburse “you” up to \$1,000 per month for the actual amount of “your” “monthly mortgage payment” on the “described location” in this policy.

Payments will be made for the length of time in excess of 30 days that the “described location” is uninhabitable.

“We” will reimburse “you” or “your” legal representative for “your” “monthly mortgage payment” within 45 days after “you” furnish “us” with a paid receipt, cancelled check or lender's advice of payment.

This coverage is in addition to any amount payable under Coverage D — Additional Living Costs and Loss of Rent coverage.

Coverage is subject to all “terms”, definitions, conditions and exclusions of the policy and applies only:

- a. when “your” “described location” is uninhabitable for more than 30 days because of “damage” caused by a peril covered by this policy;
- b. if “you” occupy the “described location” insured by this policy exclusively for residential purposes;

- c. if “you” are a resident of the “described location” on the day the “damage” occurs;
- d. if “you” are not in default of any mortgage payments for a period exceeding the grace period provided in “your” mortgage.

Additional definitions

As used in this Incidental Property Coverage:

“Monthly mortgage payment” means payment due to the first mortgagee secured by the “described location”, including principal and interest, without allowance for any increased payment due to late charges, foreclosure charges, trustee fees, penalty assessments, taxes, or insurance premiums.

“Damage” means actual physical loss to the “described location” caused by a peril covered by the policy.

Additional exclusions

This Incidental Property Coverage does not apply:

- a. if repairs or reconstruction or resumption of occupancy is delayed because of interference at the “described location”;
- b. beyond a period of 90 days from the date the “damage” occurred unless the actual work of rebuilding or reconstruction has begun;
- c. if “you” elect any other permanent residence.

Special limit

- a. “We” will not be liable for any “monthly mortgage payment” that falls due after the “described location” has been repaired or rebuilt and available for occupancy.
 - b. “Our” liability for “monthly mortgage payments” is limited to six such payments.
5. If “your” policy is written on form HO 0004, under Property Coverages, Incidental Property Coverages, the following Incidental Property Coverage is added:

Renter’s Lease Payment Recovery —

“We” agree to reimburse “you” up to \$1,000 per month for up to three consecutive months on “your” monthly rent if the “described location” in this policy becomes “permanently uninhabitable”.

This coverage is in addition to any amount payable under Coverage D — Additional Living Costs and Loss of Rent coverage.

Coverage is subject to all “terms”, definitions, conditions and exclusions of the policy and applies only:

- a. when the “described location” is “permanently uninhabitable” because of “damage” caused by a peril covered by this policy;
- b. if “you” occupy the “described location” insured by this policy exclusively for residential purposes;
- c. if “you” are a resident of the “described location” on the day the “damage” occurs; and
- d. if “you” submit an acceptable proof of loss to “us” within six months of the date the “described location” becomes “permanently uninhabitable”. However, no claim under this incidental property coverage will be denied for failure to provide “us” with an acceptable proof of loss within six months unless this failure operates to prejudice “our” rights.

“We” will reimburse “you” within 45 days after “you” furnish “us” with a paid receipt, cancelled check or any other proof of rental payment deemed sufficient by “us”.

Additional definitions

As used in this Incidental Property Coverage:

“Damage” means actual physical loss to the “described location” caused by a peril covered by the policy.

“Permanently uninhabitable” means the “described location” is made unfit for use as a residence and cannot be made fit as a residence in less than 60 days.

Additional exclusions

This Incidental Property Coverage does not apply:

- a. unless “you” are required to settle “your” household in new quarters;
- b. if repairs, reconstruction or resumption of occupancy is delayed because of interference at the “described location”;
- c. until “you” occupy another permanent residence. This must be “your” first permanent residence following the loss.

Special limit