

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

HOME-GUARD[®] AMENDATORY

With respect to the coverage provided by this endorsement, “your” policy is amended as indicated.

DEFINITIONS

Definition **10.** is deleted and replaced with the following:

10. “Motor vehicle” means:

- a.** A motorized land vehicle designed for travel on public roads or subject to motor vehicle registration or a compulsory financial responsibility law or regulation issued by a government agency;
- b.** Any trailer or semitrailer designed for travel on public roads or subject to motor vehicle registration. A watercraft, camper, home or utility trailer not being towed by or carried on a vehicle is not a “motor vehicle”; or
- c.** Any vehicle while being towed by or carried on a vehicle included in **a.** or **b.** above.

“Motor vehicle” does not mean an “electric bicycle” or “electric scooter”.

Definition **15.** is deleted and replaced with the following:

15. “Recreational vehicle” means:

- a.** An all-terrain vehicle;
- b.** A dune buggy;
- c.** A motorized golf cart;
- d.** A moped;
- e.** A motorcycle;
- f.** A motor scooter;
- g.** A snowmobile; or
- h.** Any other motorized land vehicle that is designed for recreational use off public roads.

“Recreational vehicle” does not mean a “low power recreational vehicle”, “electric bicycle” or “electric scooter”.

The following Definitions are added:

20. “Electric bicycle” means a device owned by or rented to any “insured” which has:

- a.** Two or three wheels;
- b.** Fully operable pedals for human propulsion;
- c.** An electric motor of less than 750 watts; and

Whose maximum speed is no more than twenty miles per hour on a paved level surface when powered solely by the motor.

21. “Electric scooter” means a device owned by or rented to any “insured” which:

- a.** Has two or three wheels;
- b.** Weighs less than one hundred pounds;
- c.** Is equipped with handlebars and a floorboard that can be stood upon while riding;
- d.** Is solely powered by an electric motor and human power; and

Whose maximum speed is no more than twenty miles per hour on a paved level surface with or without human propulsion.

SECTION I – PROPERTY COVERAGES

Coverage C – Personal Property

3. Special Limits Of Liability

Paragraph **d.** is deleted and replaced with the following:

- d.** \$1,500 on trailers not used with watercraft, lawn mowers or lawn, garden, agricultural or utility tractors.

The following **Special Limit** is added:

- r. \$250 on loss involving virtual currency of any kind, by whatever name known, whether actual or fictitious, including but not limited to, digital currency, crypto currency or any other type of electronic currency.

"We" will pay no more than \$500 for all losses occurring in a twelve month period beginning with the inception date of this policy or any anniversary of the inception date.

SECTION I – PERILS INSURED AGAINST

A. Coverage A – Dwelling and Coverage B – Other Structures

6.i. is deleted and replaced with the following (This is 4.i. in Form **HG 5**) (This applies to Forms **HG 3** and **HG 5** only):

- i. Continuous or repeated discharge, seepage, or leakage of liquid water occurring over a period of weeks, months, or years, unless;
 - (1) No "insured" knew of or would have reason to know of such discharge, seepage, or leakage of water; and
 - (2) The liquid water escaped from within a plumbing, heating, air conditioning, automatic fire protective sprinkler system, waterbed, or household appliance on the "residence premises".

"We" do not cover loss to the system, waterbed, or appliance from which the liquid water escaped.

"We" also do not pay for loss resulting from or caused by the presence or condensation of humidity, moisture, or vapor that occurs over a period of one week or longer, regardless of whether the cause of loss is hidden from view or not.

SECTION I – CONDITIONS

The following Condition is added:

T. Previous Losses

When previous loss or damage has not been repaired or replaced, the amount payable on any subsequent loss will be reduced by:

- 1. The amount paid on any previous loss or damage to the same property that "you" have not actually spent to repair or replace the damaged property; and
- 2. For which the "insured" has been compensated for through an insurance agreement with any insurer, including "us".

SECTION II – EXCLUSIONS

Exclusion 2. is deleted and replaced with the following:

- 2. "We" do not cover any "motor vehicle liability" unless the involved "motor vehicle" is:
 - a. In dead storage on the "insured premises";
 - b. Exempt from required registration for use on public roads or property by law or regulation issued by a government agency; or
 - c. A watercraft, camper, home, or utility trailer that is not towed by, carried on, or attached to a vehicle.

This exclusion does not apply to "bodily injury" sustained by a "residence employee" in the course of employment if no other coverage is available to the "insured".

Exclusion 3. is deleted and replaced with the following:

- 3. "We" do not cover any "recreational vehicle liability" unless at the time of the "occurrence" the involved "recreational vehicle" is:
 - a. Being operated on the "insured premises";
 - b. A motorized golf cart while being used for golfing purposes or being driven by an "insured" directly between the golf course and the "insured premises"; or
 - c. Neither owned, leased, garaged, nor maintained by any "insured".

With respect to a motorcycle, moped, gas scooter, or minibike, "we" do not cover "bodily injury" or "property damage" that occurs away from the "insured premises". This coverage restriction applies regardless of who owns and/or maintains the unit, or where it is garaged.

This exclusion does not apply to "bodily injury" sustained by a "residence employee" in the course of employment if no other coverage is available to the "insured".

Exclusion 4. is deleted and replaced with the following:

4. "We" do not cover "watercraft liability" unless at the time of the "occurrence" the involved watercraft is:
 - a. On the "insured premises" or otherwise stored;
 - b. A sailing vessel with overall length of 26 feet or less;
 - c. A sailing vessel more than 26 feet long, but not owned by or rented to any "insured";
 - d. Powered by an inboard, inboard-outdrive motor or outboard motor with 50 horsepower or less and is not a personal craft known as a jet ski, wet bike, or wave-runner; or
 - e. Powered by a motor with more than 50 horsepower, but is not:
 - (1) Owned by, rented to, or leased by any "insured"; or
 - (2) A personal craft known as a jet ski, wet bike, or wave-runner.

This exclusion does not apply to "bodily injury" sustained by a "residence employee" in the course of employment if no other coverage is available to the "insured".

Exclusion 29. is deleted and replaced with the following:

29. "We" do not cover:
 - a. "Bodily injury" or "personal injury" arising, in whole or in part, out of the actual, alleged, threatened, or suspected inhalation of, or ingestion of, "silica", "silica-related dust", or "silica" included as a constituent part of a product, such as, but not limited to, paint, brick, tile, gravel, concrete, fiberboard and residential or commercial construction materials;
 - b. "Property damage" arising, in whole or in part, out of the actual, alleged, threatened, or suspected contact with, exposure to, existence of, or presence of, "silica", "silica-related dust", or "silica" included as a constituent part of a product, such as, but not limited to, paint, brick, tile, gravel, concrete, fiberboard, and residential or commercial construction materials;
 - c. Any loss, cost, or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, or disposing of, or in any way responding to or assessing the effects of, "silica" or "silica-related dust", by any "insured" or by any other person or entity;
 - d. "Bodily injury" or "property damage" arising, in whole or in part, from any supervision, instructions, recommendations, warnings, or advice given or which should have been given in connection with paragraphs a., b., or c. above; or
 - e. Any obligation to share damages with or repay someone else who must pay damages in connection with paragraphs a., b., c. or d. above.

For purposes of this exclusion:

- i. "Silica" means silicon dioxide (occurring in crystalline, amorphous, and impure forms), silica particles, silica dust, or silica compounds; and
- ii. "Silica-related dust" means a mixture or combination of "silica" and other dust or particles.

The following Exclusion is added:

33. We do not cover any "bodily injury" or "property damage" arising out of the use or display of a farm tractor, combine, or other motorized farm implement, unless at the time of the "occurrence" the involved farm tractor, combine, or motorized farm implement is owned or leased by an "insured" and used for:
 - a. Display (exhibitions);
 - b. Organized parades;
 - c. Agricultural activities performed on the "insured premises";
 - d. Servicing the "insured premises", including mowing the adjoining road right-of-ways;
 - e. Mowing, snowplowing, or gardening services provided to a neighbor or friend by "you" or any "insured"; or
 - f. Occasional agricultural activities provided gratuitously for an unrelated neighbor or friend due to his/her illness or disability.

The "motor vehicle liability" exclusion of the policy does not apply to the use or display of a farm tractor, combine, or other motorized farm implement by "you" or any "insured".

All other terms and conditions of this policy apply.