

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HOME LOCK OUT EXPENSE COVERAGE

DEFINITIONS

With respect to the coverage provided by this endorsement, the following definition is added:

“Lock out expense” means:

- a. The cost of professional locksmith services that are used to gain access to:
 - (1) Exterior doors to your dwelling; or
 - (2) Garage doors but only when the garage is built-in or attached to your dwelling; on the “residence premises” from the outside.
- b. “Lock out expense” does not mean the cost to:
 - (1) Re-key, repair, or replace locks or keys; or
 - (2) Re-key, re-program, repair, or replace dwelling door or automatic garage door transmitter(s); or
 - (3) Change the frequency of dwelling door or automatic garage door control unit(s) and additional transmitter(s); including parts and labor.

Section I – Property Coverages

E. Additional Coverages

The following coverage is added:

Home Lock out Expense Coverage

We will reimburse you up to a maximum amount of \$100 for any one “lock out expense”. This coverage is limited to two reimbursements within any consecutive 12-month period.

This coverage is additional insurance. No deductible applies to this coverage.

All other provisions of this Policy apply.