

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRUE ADVANTAGE ENDORSEMENT

For an additional premium, the TRUE Advantage Endorsement provides additional coverages and increased limits of liability which change your policy.

INCREASED LIMITS

SECTION I – PROPERTY COVERAGES

C. Coverage C – Personal Property

3. Special Limits Of Liability

Item 3.e. is deleted and replaced by the following:

- e. **\$3,000** for loss by theft of jewelry, watches, furs, precious and semiprecious stones, However, our limit of liability for any one item will be **\$1,000**.

E. Additional Coverages

Items listed below are amended as follows:

The limit of liability for **1. Debris Removal** is increased to **\$2,000**.

The limit of liability for **4. Fire Department Service Charge** is increased to **\$750**.

The limit of liability for **6. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery And Counterfeit Money** is increased to **\$1,000**.

ADDITIONAL COVERAGES

Under **SECTION I – PROPERTY COVERAGES, E. Additional Coverages**, the following are added to the Policy:

LOCK REPLACEMENT COVERAGE

Lock Replacement Coverage is provided for loss caused by theft of:

- a. Keys to dwelling doors and window locks; and/or
- b. Automatic garage door transmitters.

We will pay the cost of replacing your locks and/or the cost of reprogramming the frequency on additional transmitters and/or the unit control box. No deductible applies to this coverage. Coverage is limited to an annual payment of **\$250**. Coverage will apply only if you notify us within seventy-two (72) hours of discovering the loss.

The coverage does not increase the limit of liability that applies to the damaged covered property.

REFRIGERATED PROPERTY COVERAGE

A. Definitions

With respect to the provisions of this endorsement only, the following definition is added:

"Loss of power" means the complete or partial interruption of electric power due to conditions beyond an "insured's" control.

B. Section I – Property Coverages

The following coverage is added:

- 1. We insure, for up to **\$500**, covered property stored in freezers or refrigerators on the "residence premises" for direct loss caused by:
 - a. "Loss of power" to the refrigeration unit. "Loss of power" must be caused by damage to:
 - (1) Generating equipment; or
 - (2) Transmitting equipment; or
 - b. Mechanical failure of the unit which stores the property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

2. Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.
3. This endorsement does not increase the limit of liability for Coverage C.

C. Section I – Exclusions

The Power Failure exclusion does not apply to this coverage.

D. Section I – Conditions

The following replaces any other deductible provision in this policy with respect to any one loss covered under this endorsement:

We will pay only that part of the total of all loss payable that exceeds \$100.

ENDORSEMENTS

The following endorsements are added to your Policy. Please see each individual form and Declarations for coverage terms and conditions.

SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR COVERAGE A – DWELLING – HO 04 20

PERSONAL INJURY COVERAGE – TEXAS (Aggregate Limit of Liability) – HO 24 21

PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT – HO 23 04

SUPPLEMENTAL LOSS ASSESSMENT COVERAGE – HO 04 35

WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE – TEXAS– TRUE TX 04 69

Please read your entire Policy for details on the coverage provided.

All other provisions of this policy apply.