

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRUE ADVANTAGE PLUS ENDORSEMENT

For an additional premium, the TRUE Advantage Plus 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

Items **3.a., b., e., f., and g.** are deleted and replaced by the following:

- a. **\$300** on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
- b. **\$2,500** on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists. This limit includes the cost to research, replace or restore the information from the lost or damaged material.
- e. **\$5,000** 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**.
- f. **\$3,500** for loss by theft of firearms and related equipment.
- g. **\$4,000** for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

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 **\$1,000**.

The limit of liability for **6. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery And Counterfeit Money** is increased to **\$2,000**.

ADDITIONAL COVERAGES

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

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 **\$500**. 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.
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.

EQUIPMENT BREAKDOWN COVERAGE – TRUE TX 80 82

TRUE FAMILY CYBER PROTECTION – TRUE TX 615

ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE – HO 04 77

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

SPECIAL PERSONAL PROPERTY COVERAGE – TEXAS – TRUE TX 00 15

PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT – HO 23 04

SERVICE LINE COVERAGE – TRUE TX 80 81

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

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.