

FARMERS MUTUAL FIRE INSURANCE COMPANY

SAL 01 07 12

HOMEOWNERS COVERAGE ENHANCEMENT – NEW JERSEY

This endorsement provides revised coverages and limits. Together with Common Provisions Forms (MPL 01 or MPL 03), the applicable Homeowners Coverage Form, Declarations and any applicable endorsements listed in the Declarations, it completes your policy.

The provisions of this endorsement apply only when the endorsement number is listed in the Declarations.

Except as provided below, all other provisions in this policy are unchanged.

COVERAGE MODIFICATION

Items 2 and 3 of the applicable Homeowners Coverage Form are amended as follows. Each limit is the maximum total limit for all property described in each item. These limits may not be combined with any other limits stated in any other forms in this policy. Any revised total limits *you* request to replace these limits are shown elsewhere in this policy. All other special limits in the applicable Homeowners coverage form apply. Unless otherwise stated, the policy deductible applies to all coverages.

2. COVERAGE C SPECIAL LIMITS

The following limits replace the limits found on the applicable Homeowners Coverage Form.

E. Grave Markers	\$ 4,000
F. Jewelry, Watches, Furs, Precious or Semiprecious Stones (Items covered here are subject to a \$2,000 maximum limit per item)	\$ 5,000
G. Money, Gold, Silver, Platinum, Scrip, Stored Value Cards and Smart Cards	\$ 500
H. Property used or procured for use in <i>business</i>	
1. On Premises	\$ 5,000
2. Off Premises	\$ 1,000

3. SUPPLEMENTAL COVERAGE LIMITS

The following limits replace the limits found on the applicable Homeowners Coverage Form.

Section I – Property

1.B. Lawns and Decorative Plants, Shrubs and Trees Coverage

A. Total – Per Occurrence	\$ 3,000
B. Limit Per Plant, Shrub or Tree	\$ 500

Section II – Liability

2. Damage to Property of Others Coverage (MDL 2)

Total – Per Occurrence	\$ 3,000
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The following apply to the Additional Supplemental Coverages

1. Domestic Pet / Animal Mortality or Injury (Not subject to deductible)

A. Total – Per Occurrence	\$ 1,000
B. Limit Per Domestic Pet / Animal	\$ 500

2. Sewer / Septic Backup and Sump Pump Failure:

Basic Aggregate / Total Limit*	\$
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* If there is no limit of liability shown then a \$3,000 limit applies

The following apply to the Revised Supplemental Coverages

1. Consequent Loss Damage / Food Spoilage	\$ 1,000
2. Tree Removal (no damage) Blocking Access Ways – Per Occurrence	\$ 1,000



ADDITIONAL SUPPLEMENTAL COVERAGES

1. Domestic Pet / Animal Mortality or Injury

Coverage C is extended to cover, up to the limit shown in this endorsement, death or injury of pets caused by one of the following causes of loss: fire, smoke, lightning, wind, hail, explosion, aircraft, falling objects and robbery or burglary in the residence premises.

No coverage applies for animals / creatures owned, raised or used for *business* purposes.

The Section I deductible does not apply.

2. Sewer / Septic Backup and Sump Pump Failure

We will pay, up to the limit shown in this endorsement, for direct physical loss to covered property caused by:

- a. Water originating from the *residence premises* that backs up through a sewer or septic system into a covered building. This does not include discharge of sewers or water mains originating off of the *residence premises*.
- b. Sub-surface water overflowing into a covered building out of a sump pump well with an operational sump pump. This includes such loss caused by the mechanical breakdown of these pumps or other systems, but not any loss to the pump or system itself.

Any loss caused by failure to keep the sump pump in operational working order is excluded. In addition, any loss caused by a lack of a sump pump in a sump pump well is excluded.

These coverages do not apply to any water damage not specifically caused by the described backing up of a sewer / septic system or overflowing of sub-surface water out of a sump.

Our aggregate / total maximum limit payable under Coverages A, B and / or C for all losses incurred is the aggregate / total limit shown in the Supplemental Coverage Limits. This limit does not increase any limit of liability provided in this policy.

REVISED SUPPLEMENTAL COVERAGES

1. Item 1.A. Consequent Loss Coverage is replaced by:

A. Consequent Loss and Refrigerated Products Coverage

Coverage C is extended to cover, up to the limit shown in this endorsement:

1. The consequent loss to covered property resulting from covered loss to cooling, heating, power or refrigeration equipment located on the *residence premises*.
2. Damage or loss to items contained in freezers or refrigerator units caused by power interruption caused by covered loss to generating or transmission equipment, on or off the *residence premises*.

2. Debris Removal Coverage

Item 5.B. is amended to include the removal of fallen trees or tree limbs that did not cause damage to covered property but did block a driveway, sidewalk, or a handicapped access way at the *residence premises*. Coverage is provided up to the limit shown in this endorsement.

ADDITIONAL COVERAGE MODIFICATIONS

1. Theft of Building Materials and Supplies

We cover building materials and supplies on or at the *residence premises* for use as part of the dwelling or other related structures for loss by theft.

Exclusion 8.C. (Theft Exclusion) in Section I D • Losses Not Insured is deleted.

2. Renters, Condominiums and Co-Op Apartments

The following additional coverage applies to renters, owners of condominium units or co-op apartments covered by MHO 4 or MHO 6:

Increased Limits

An additional 10% of the Coverage C limit is provided for: Permanent additions, alterations, appliances, decorations, fixtures, and other similar improvements made or acquired at *your* expense which are both; 1) Part of the structure, and 2) Within the unit where *you* or *your* tenant resides.

3. Condominiums and Co-Op Apartments

Covered property under Additional Supplemental Coverage – Unit Owner’s Property in Coverage Form MHO 6 is amended to include the following:

12. Additional Supplemental Coverage – Unit Owner’s Property

A. Covered Property

The following additional property is covered within the general limits of Coverage C:

- *Your* share of any association deductible but only when the deductible is not assessed against all unit owners. The applicable limit is \$1,000 or 10% of the Coverage C Limit, whichever is greater.

ADDITIONAL DEFINITION

Section I & II • Glossary

The following is added to the definition of *insured*, Part A:

4. A companion and such companion’s children.