

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

# HomeShield Package – New Jersey

For an additional premium, the HomeShield Package increases your coverage under your policy by increasing the limits as listed below, adding Lock Replacement Coverage, and adding the listed endorsements.

Your policy limits are increased as follows:

<b>Special Limits Of Liability</b>	<p>Under SECTION I – PROPERTY COVERAGES, COVERAGE C – PERSONAL PROPERTY, Item Special Limits of Liability Paragraph 2.d. is replaced by the following:</p> <p>The limits are increased from \$1,000 to \$3,000 for the following:</p> <p>2.d. Loss by theft of jewelry, watches, furs, precious and semiprecious stones. However, our limit of liability for any one item will be \$1,500.</p>
<b>Fire Department Service Charge</b>	<p>Under SECTION I – PROPERTY COVERAGES, ADDITIONAL COVERAGES, Item Fire Department Service Charge, our limit of liability for any one service call is increased from \$500 to \$750.</p>
<b>Credit Card, Fund Transfer Card, Forgery And Counterfeit Money</b>	<p>Under SECTION I – PROPERTY COVERAGES, ADDITIONAL COVERAGES, Item Credit Card, Fund Transfer Card, Forgery and Counterfeit Money, our limit of liability for any one loss is increased from \$1,000 to \$2,000.</p>

The following are added to your policy:

<b>Coverage C – Personal Property</b>	<p>As shown on your declarations page, the limit of liability for Coverage C is 50% of the Coverage A amount.</p>
<b>Lock Replacement Coverage</b>	<p>Under SECTION I – PROPERTY COVERAGES, ADDITIONAL COVERAGES the following Additional Coverage is added to the policy:</p> <p>Lock Replacement Coverage is provided for loss caused by theft of:</p> <ol style="list-style-type: none"><li>1. Keys to dwelling doors and window locks; and/or</li><li>2. Automatic garage door transmitters.</li></ol> <p>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.</p> <p>This coverage does not increase the limit of liability that applies to the damaged covered property.</p>

The following additional coverages are added to your policy via endorsements. These endorsements should be reviewed for the full coverage terms.

**Coverage A -  
Increased  
Replacement Cost**

Form ASI HO IRC is added to your policy and provides an increased limit of 25% of Coverage A.

**Personal Property  
Replacement Cost  
Loss Settlement**

Form ASI HO PPRC is added to your policy and provides replacement cost loss settlement for eligible property.

**Loss Assessment**

Form ASI HO LAC is added to your policy and provides \$2,500 in Loss Assessment coverage.

**Personal Injury**

Form ASI HO NJ PNJ is added to your policy and provides personal injury coverage.

**Water Back-Up And  
Sump Overflow**

Form ASI HO WBU is added to your policy and provides \$5,000 in Water Back-Up and Sump Overflow coverage.

All other provisions of your policy apply.