

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

# HomeShield Plus Package – New Jersey

For an additional premium, the HomeShield Plus 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:

## **Coverage C – Personal Property**

As shown on your declarations page, the limit of liability for Coverage C is 70% of the Coverage A amount.

## **Special Limits Of Liability**

Under SECTION I – PROPERTY COVERAGES, COVERAGE C – PERSONAL PROPERTY, Item Special Limits of Liability, the following paragraphs are replaced by the following:

The limits are increased from \$250 to \$500 for the following:

- 1.a. 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.

The limits are increased from \$250 to \$750 for the following:

- 1.b. Property, away from the "residence premises", used primarily for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories 2.e. and 2.f. below.

The limits are increased from \$1,000 to \$2,500 for the following:

- 2.a. 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.
- 2.b. Watercraft of all types, including their furnishings, equipment and outboard engines or motors.
- 2.c. Trailers or semitrailers not used with watercraft of all types.
- 2.h. Collections including but not limited to baseball cards, comic books, album covers and any other memorabilia. This limit applies regardless of the number of collections or collectibles.

The limits are increased from \$1,000 to \$5,000 for the following:

- 2.d. Loss by theft of jewelry, watches, furs, precious and semiprecious stones. However, our limit of liability for any one item will be \$3,000.

The limits are increased from \$1,500 to \$5,000 for the following:

- 3.a. Bicycles and attached related equipment.

The limits are increased from \$2,500 to \$4,000 for the following:

- 5.a. Loss by theft of firearms, related equipment, and ammunition.
- 5.b. 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.
- 5.c. Property use primarily for "business" purposes that is located on the "residence premises" at the time of loss.

The limits are deleted for the following:

- 4. \$2,000 for any individual item or set of electronic equipment caused directly or indirectly by theft or vandalism with a maximum total limit of 10% of the Coverage C limit for all electronic equipment. Electronic equipment includes, but is not limited to:
  - a. Televisions, audio, video and other electronic media playing and/or recording devices.
  - b. Audio and video media storage devices such as dvds, records, cds, and tapes.
  - c. Cameras, projectors and related equipment.
  - d. Gaming systems including their games and accessories.

Additionally, the limit that we will pay no more than 10% of the Coverage C amount for loss of or to any one item of unscheduled personal property is deleted.

**Fire Department Service Charge**

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 \$1,000.

**Credit Card, Fund Transfer Card, Forgery And Counterfeit Money**

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 \$3,000.

Lock Replacement Coverage is added to your policy as follows:

**Lock Replacement Coverage**

Under SECTION I – PROPERTY COVERAGES, ADDITIONAL COVERAGES the following Additional Coverage is added to the policy:

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

- 1. Keys to dwelling doors and window locks; and/or
- 2. 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.

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

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.

<b>Personal Property Replacement Cost Loss Settlement</b>	Form ASI HO PPRC is added to your policy and provides replacement cost loss settlement for eligible property.
<b>Loss Assessment</b>	Form ASI HO LAC is added to your policy and provides \$5,000 in Loss Assessment coverage.
<b>Ordinance Or Law Coverage</b>	Form ASI HO OL is added to your policy and provides 25% of Coverage A for Ordinance or Law Coverage.
<b>Personal Injury</b>	Form ASI HO NJ PNJ is added to your policy and provides personal injury coverage.
<b>Special Personal Property Coverage</b>	Form ASI HO SPC is added to your policy and provides open peril coverage for Coverage C (subject to policy limits and exclusions).
<b>Water Back-Up And Sump Overflow</b>	Form ASI HO WBU is added to your policy and provides \$10,000 in Water Back-Up and Sump Overflow coverage.

All other provisions of your policy apply.