



ENDORSEMENT NO. HO-170
Effective
January 1, 2002

ADDITIONAL EXTENDED COVERAGE
(For use with Form HO-A)

For an included additional premium, we insure direct loss to property described in Coverage A (Dwelling) and Coverage B (Personal Property) caused by perils listed below. But we do not cover loss that is excluded in the EXCLUSIONS section of this endorsement.

1. Accidental discharge, leakage or overflow of water or steam from within a plumbing, heating or air conditioning system or household appliance.
A loss from this peril includes the cost of tearing out and replacing any part of the building necessary to repair or replace the system or appliance. But this does not include loss to the system or appliance from which the water or steam escaped.
2. Sudden and accidental tearing apart, cracking, burning or bulging of steam or hot water heating or storage systems in a building(s). The loss must be caused by pressure of water or steam in the system or the deficiency of water or steam in the system.
3. Vandalism and Malicious Mischief. This includes damage to a building by burglars. We do not cover loss by pilferage, theft, burglary or larceny.
4. Vehicles owned or operated by an **insured** or by a tenant of the **residence premises**. Loss must result from actual physical contact of a vehicle with covered property or with the building containing the covered property.
5. Fall of trees or limbs, including felling, topping or trimming.
6. Objects falling from the weight of ice, snow or sleet.
7. Freezing of plumbing, heating and air conditioning systems and household appliances.
8. Collapse of building or any part of the building. We do not cover loss resulting from subsidence.
9. Landslide. We do not cover loss resulting from subsidence.
10. Breakage of glass which is part of the building including glass in storm doors and storm windows.

EXCLUSIONS. The following exclusions apply only to the additional perils provided in this endorsement.

We do not cover:

1. loss caused directly or indirectly by:
 - a. earthquake.
 - b. flood, surface water, waves, tide or tidal wave, high water or overflow of streams or bodies of water, whether or not driven by wind.
2. loss resulting from freezing while the building is unoccupied unless you have used reasonable care to:
 - a. maintain heat in the building.
 - b. shut off the water supply and drain plumbing, heating and air conditioning systems of water.

This exclusion applies only to the Perils 1, 2 & 7 shown above.
3. loss to outdoor equipment, fences, driveways, walks, lawns, trees, shrubs and plants or retaining walls and bulkheads not a part of the building.

This exclusion applies only to the Perils 3, 4, 5, 6, 8, & 9 shown above.

4. loss caused by or resulting from mold, fungi or other microbes.

However, we do cover ensuing mold, fungi or other microbial losses caused by or resulting from sudden and accidental discharge, leakage or overflow of water or steam if the sudden and accidental discharge, leakage or overflow of water or steam loss would otherwise be covered under this endorsement.

Sudden and accidental shall include a physical loss that is hidden or concealed for a period of time until it is detectable. A hidden loss must be reported to us no later than 30 days after the date you detect or should have detected the loss.

For purposes of this exclusion, ensuing mold, fungi or other microbial losses covered under this policy include reasonable and necessary repair or replacement of property covered under Coverage A (Dwelling) and/or Coverage B (Personal Property).

We do not cover the cost for remediation, including testing of ensuing mold, fungi or other microbial damage. We do not cover any increase in expenses for Loss of Use and/or Debris Removal due to remediation, and testing of ensuing mold, fungi or other microbes.

Remediation means to treat, contain, remove or dispose of mold, fungi or other microbes beyond that which is required to repair or replace the covered property physically damaged by water or steam. Remediation includes any testing to detect, measure or evaluate mold, fungi or other microbes and any decontamination of the **residence premises** or property.