

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SAFEPOINT CHANGES - PROPERTY NOT COVERED

This endorsement modifies insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- BUILDERS RISK COVERAGE PART

Coverage, Property Not Covered section **A.2.**, is deleted and replaced by the following:

2. Property Not Covered

Covered Property does not include:

- a.** Animals, unless owned by others and boarded by you, or if owned by you, only as "stock" while inside a building described in the Declarations;
- b.** Accounts, bank notes, bills, bullion, coins, currency, deeds, evidences of debt; letters of credit, tickets and stamps, manuscripts, medals, money, notes, passports, personal records, or securities;
- c.** Articles of gold, goldware, gold-plated ware; or silver, silverware, silver-plated ware; platinum, platinum ware, platinum-plated ware; or pewter, pewterware or pewter-plated ware.
This includes flatware, holloware, tea sets, trays, trophies made of or including silver, gold, pewter, or platinum;
- d.** Aircraft and parts. Aircraft means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo; or if owned by you, only as "stock" while inside of a building described in the Declarations;
- e.** Motor vehicles and all motorized land conveyances; trailers on wheels.

This includes:

- (1)** Their equipment and accessories; or
- (2)** Electronic apparatus that is designed to be operated solely by use of the power from the electrical system of motor vehicles or all other motorized conveyances.

Electronic apparatus includes:

- (a)** Accessories or antennas; or

- (b)** Tapes, wires, records, discs or other media for use with any electronic apparatus described in this item **e.**

The exclusion of property described in **e.(1)** and **e.(2)** above, applies only while the property is in or upon the vehicle or conveyance.

We do cover vehicles or conveyances, not subject to motor vehicle registration on the described premises which are:

- (1)** Contained within an enclosed structure; and
- (2)** Used to service the described premises; or
- (3)** Designed for assisting the handicapped; and
- (4)** Are self-propelled machines; and
- (5)** Are not autos or vehicles you hold for sale.

- f.** Watercraft and their furnishings, other than rowboats and canoes out of water at the described premises in the Declarations, unless:

- (1)** Owned by you only as "stock" when removed from, out of, or not over water; and
- (2)** Located in or within 100 feet of the building described in the Declarations;

- g.** Electronic data, except as provided under the Additional Coverage, Electronic Data.

Electronic data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment.

The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

This paragraph, **g.**, does not apply to your "stock" of prepackaged software;

- h.** The cost to replace or restore the information on valuable papers and records, including those which exist as electronic data.

Valuable papers and records include but are not limited to proprietary information, books of account, deeds, manuscripts, abstracts, drawings and card index systems.

Refer to the Coverage Extension for Valuable Papers And Records (Other Than Electronic Data) for limited coverage for valuable papers and records other than those which exist as electronic data;

- i.** Credit cards or fund transfer cards;
- j.** Business Personal Property while airborne, waterborne or in transit;
- k.** Paint or waterproof material including stain, applied to the exterior of any building or structure;
- l.** Pilings, piers, wharves, retaining walls, seawalls, bulkheads, beach or diving platforms or appurtenances, docks or boathouses.

However, we do cover pilings that are part of the Covered Property for that portion of the piling which is above the undersurface of the ground or the basement, if there is a basement, or above the low water mark if located in whole or in part over water;

- m.** Pipes, flues, and drains, which are underground;
- n.** Cost of excavations, grading, or filling, foundations of covered buildings or covered other structures, machinery, boilers, or engines, where foundations are below the undersurface of the lowest basement floor, or if there is no basement, below the surface of the ground;
- o.** Contraband, or property in the course of illegal transportation or trade;

- p.** Trees, shrubs, plants, flowers or lawns;
- q.** Windmills, wind pumps or their towers, or smokestacks;
- r.** Awnings;
- s.** Steeples and fountains;
- t.** Grain, hay, straw and other crops, crop silos or their contents;
- u.** Bridges, boardwalks, trestles, catwalks, dune walks, ramps, roadways, walks, decks and patios and similar structures, or other paved or graveled surfaces, whether or not attached to the building;
- v.** Amusement equipment;
- w.** Fabric windscreens on fences;
- x.** Any structure or attachment, whether attached or separate from the covered building, where that structure's roof coverings are of fabric, thatch, lattice, or slats and similar material; or where that structure's exterior wall coverings are of fabric, thatch, lattice, or slats and similar material, and personal property contained within or on these structures;
- y.** Slat houses, chickees, tiki huts, gazebos and pergolas or similar structures and personal property contained within, or on these structures;
- z.** Signs, radio or television antennas or aerials, satellite dishes (including lead-in wiring, masts or towers and their supports), and utility poles including light fixtures.
However, we do cover solar paneling and other similar water heating or electrical apparatus when:
 - (1)** Outside the building (including lead-in pipes, wiring, masts or tower and their supports);
 - (2)** Permanently installed;
 - (3)** Located on the described premises; and
 - (4)** Used for the service of the Covered Property;
- aa.** Travel trailers and similar structures and conveyances, (including Business Personal Property contained in or on or pertaining to, these structures or conveyances); or
- bb.** Land, including land on which the other structures are located.

We do cover the following property if, and only if, it is described as separate and specific item(s) in the Declarations and a Limit of Insurance is shown in the Declarations for each of such items:

- a. Any structure, whether attached or separate from the covered building, where that structure's roof covering is of screen;
- b. Fences, property walls and similar structures separating parcels of land;
- c. Greenhouses, glasshouses, hothouses, open-sided sheds, carports, cabanas, swimming pools, jacuzzis, hot tubs, or similar structures, including their decking, but not:
 - (1) Business Personal Property or contents contained within or on these structures; or
 - (2) When these structures are comprised of fabric, thatch, lattice, slats or similar material.
- d. Enclosed garages, enclosed tool sheds, enclosed sheds, enclosed pump houses, enclosed boiler sheds, enclosed pool houses, enclosed air conditioning sheds, enclosed guard houses, enclosed workshops, enclosed maintenance sheds and the Business Personal Property or contents contained within or on the structures;
- e. Any structure, including the contents and Business Personal Property contained within or on the structure, that is located in whole or in part over water;
- f. Mobile and manufactured homes and buildings (including Business Personal Property contained in or on or pertaining to, these structures or conveyances).

However, we do not cover Business Personal Property or contents of any structure or other property regardless of whether it is described as separate and specific item(s) in the Declarations and a Limit of Insurance is shown in the Declarations, when:

- a. Such structure is comprised of fabric, thatch, lattice, slats or similar material; or
- b. Not covered, as explained in other sections of this policy.