

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROTECTOR PLUS ENDORSEMENT PACKAGE

For an additional premium the following policy forms are endorsed to the policy:

HO IRC 12 10

Identity Recovery and Fraud Coverage

FF HO SP 09 11

Special Limits of Liability - Increased Limits

FF HO TR 09 11

Debris Removal – Increased Coverage for Tree Removal

HO 04 98 04 91

Refrigerated Property Coverage

FF 04 95 09 11

Water Back up and Sump Discharge or Overflow

HO HSP 6.13

Home Systems Protection

All other provisions of this policy apply.

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DEBRIS REMOVAL

Increased Coverage for Tree Removal

For an additional premium, **ADDITIONAL COVERAGES - 1. Debris Removal** is deleted and replaced with the following:

- 1. Debris Removal.** We will pay your reasonable expense for the removal of:
 - a.** Debris of covered property if a Peril Insured Against that applies to the damaged property causes loss; or
 - b.** Ash, dust or particles from volcanic eruption that has caused direct loss to a building or property contained in a building.

This expense is included in the limit of liability that applies to the damaged property. If the amount paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit of liability is available for debris removal expense.

We will also pay your reasonable expense, up to **\$1,000**, for the removal from the "residence premises" of;

- a.** Your tree(s) felled by the peril of Windstorm or Hail;
- b.** Your tree(s) felled by the peril of Weight of Ice, Snow or Sleet; or
- c.** A neighbor's tree(s) felled by a Peril Insured Against under Coverage C; Provided the tree(s) damages a covered structure. The **\$1,000** limit is the most we will pay in any one loss, regardless of the number of fallen trees.

All other provisions of this policy apply.

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SPECIAL LIMITS OF LIABILITY

Increased Limits

For an additional premium, the **Special Limits of Liability** coverage limits as provided under **COVERAGE C – Personal Property** are deleted and replaced by the following to provide an increase in coverage:

Special Limits of Liability. These limits do not increase Coverage C limit of liability. The special limit for each numbered category below is the total limit for each loss for all property in that category.

1. \$400 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
2. \$2,000 on 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.
3. \$2,000 on watercraft, including their trailers, furnishings, equipment and outboard engines or motors.
4. \$2,000 on trailers not used with watercraft.
5. \$2,000 for loss by theft of jewelry, watches, furs and semi-precious stones.
6. \$4,000 for loss by theft of firearms.
7. \$5,000 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays, trophies made of or including silver, gold or pewter.
8. \$5,000 on property, on the “residence premises,” used at any time or in any manner for any “business” purpose.
9. \$500 on property, away from the “residence premises,” used at any time or in any manner for any “business” purpose. However, this limit does not apply to loss adaptable to electronic apparatus as described in Special Limits 10. And 11.
10. \$2,000 for loss to electronic apparatus, while in or upon a motor vehicle or other motorized land conveyance, if the electronic apparatus is equipped to be operated by power from the electrical system of the vehicle or conveyance while retaining its capability of being operated by other sources of power. Electronic apparatus includes:
 - a. Accessories or antennas; or
 - b. Tapes, wires, records, discs or other media; for use with any electronic apparatus.
11. \$2,000 for loss to electronic apparatus, while not in or upon a motor vehicle or other motorized land conveyance, if the electronic apparatus:
 - a. Is equipped to be operated by power from the electrical system of the vehicle or conveyance while retaining its capability of being operated by other sources of power;
 - b. Is away from the “residence premises”; and
 - c. Is used at any time or in any manner for any “business” purpose.
 Electronic apparatus includes:
 - a. Accessories and antennas; or
 - b. Tapes, wires, records, discs or other media; for use with any electronic apparatus.

All other provisions of this policy apply.

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WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

A. Coverage

We insure, up to \$5,000, for direct physical loss, not caused by the negligence of the “insured”, to property covered under Section I caused by water, or water-borne material, which:

1. Backs up through sewers or drains; or
2. Overflows or is discharged from a:
 - a. Sump, sump pump; or
 - b. Related equipment;
 even if such overflow or discharge results from mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This coverage does not increase the limits of liability for coverages **A, B, C** or **D** stated in the Declarations.

B. Section I – Perils Insured Against

With respect to the coverage described in **A.** above, Paragraph **2.e.(2)** in form **HO 00 03 04 91** is deleted and replaced by the following:

Latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

C. Special Deductible

The following replaces any other deductible provision in this policy with respect to loss covered under this endorsement.

We will pay only that part of the total of all loss payable under Section I that exceeds \$250. No other deductible applies to this coverage. This deductible does not apply with respect to Coverage **D** – Loss of Use.

D. Exclusion

The Water Damage exclusion is deleted and replaced by the following:

Water Damage, meaning:

- 1) Flood, surface water, waves, tidal water over-flow of a body of water, or spray from any of these, whether or not driven by wind;
- 2) Water, or water-borne material, which:
 - a. Backs up through sewers or drains; or
 - b. Overflows or is discharged from a sump, sump pump or related equipment; as a direct or indirect result of flood; or
- 3) Water, or water-borne material, below the surface of the ground, including water which:
 - a. Exerts pressure on; or
 - b. Seeps or leaks through;
 - a building, sidewalk, driveway, foundation, swimming pool or other structure;

Direct loss by fire or explosion resulting from water damage is covered.

All other provisions of this policy apply.

FARMERS FIRE INSURANCE COMPANY

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HOME SYSTEMS PROTECTION

The following additional coverage is added to Section I of the Homeowners 1 Basic Form, Homeowners 2 Broad Form or Homeowners 3 Special Form, whichever is applicable.

AGREEMENT

We will provide the insurance described in this endorsement in compliance with all applicable provisions (including but not limited to, Conditions, Definitions and Exclusions) of your Homeowners policy. The most we will pay for loss, damage or expense under this endorsement arising from any "one accident" is \$50,000. Coverage provided under this endorsement does not increase any limit of liability under Section I.

DEFINITIONS

The following definitions are added:

1. "Accident" means sudden and accidental:
 - a. Mechanical or electrical breakdown; or
 - b. Tearing apart, cracking, burning or bulging of a steam or hot water heating system, or an air conditioning system;
that results in direct physical damage to "covered equipment."

2. "Covered equipment"
 - a. "Covered equipment" means property covered under Coverage A – Dwelling, Coverage B – Other Structures or Coverage C – Personal Property:
 - (1) That generates, transmits or utilizes energy; or
 - (2) Which, during normal usage, operates under vacuum or pressure, other than the weight of its contents."Covered equipment" may utilize conventional design and technology or new or newly commercialized design and technology.

 - b. None of the following is "covered equipment":
 - (1) Supporting structure, cabinet or compartment;
 - (2) Insulating material associated with "covered equipment";
 - (3) Water piping other than boiler feedwater piping, boiler condensate return piping or water piping connected to a heating or air conditioning system;
 - (4) Wastewater piping or piping forming a part of a fire protective sprinkler or irrigation system;
 - (5) Buried or encased piping or buried vessels, however, interior buried or encased piping connected to a heating or air conditioning system is "covered equipment";
 - (6) Software or electronic data; or
 - (7) Riding lawn mowers or tractors.

3. "One accident" means: If an initial "accident" causes other "accidents," all will be considered "one accident." All "accidents" that are the result of the same event will be considered "one accident."

PROPERTY COVERAGES

The following coverages are added, subject to the limit provided under the Agreement section of this endorsement unless otherwise specified below:

1. **Damage to “Covered Equipment”**
We will pay for direct physical damage to “covered equipment” that is the result of an “accident” that occurs on the “residence premises.”
2. **Spoilage**
With respect to your refrigerated property, we will pay:
 - a. For physical damage due to spoilage that is the result of an “accident”;
 - b. Any necessary expenses you incur to reduce the amount of loss under this coverage to the extent that they do not exceed the amount of loss that otherwise would have been payable under this coverage.We will pay up to \$500 under this coverage.
3. **Loss of Use**
Coverage for Additional Living Expense and Fair Rental Value, as defined under Coverage D – Loss of Use, is extended to the coverage provided by this endorsement.
4. **Expediting Expenses**
With respect to your “covered equipment” that is damaged as the result of an “accident,” we will pay the reasonable extra cost to:
 - a. Make temporary repairs; and
 - b. Expedite permanent repairs or permanent replacement.

EXCLUSIONS

The following exclusions are added.
We will not pay under this endorsement for:

1. Loss, damage or expense caused by or resulting from electrical power surge or brown out caused by lightning or any other naturally occurring event. We will, however, pay for loss, damage or expense caused by or resulting from artificially generated electrical power surge or brown out, originating on or off the “residence premises.”
2. Loss, damage or expense caused by or resulting from any defect, programming error, programming limitation, computer virus, malicious code, loss of data, loss of access, loss of use, loss of functionality or other condition within or involving data or media of any kind. But if an “accident” results, we will pay for the resulting loss, damage or expense.
3. Loss, damage or expense caused by or resulting from wear and tear, deterioration, or rust or other corrosion. However, any ensuing loss to "covered equipment" is covered.
4. Loss, damage or expense caused by or resulting from any of the following, whether the excluded cause of loss occurs on or off the “residence premises”:
 - a. Fire (including fire resulting from an “accident”); or water or other means used to extinguish a fire;
 - b. Explosion;
 - c. Lightning; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; breakage of glass; falling objects; weight of snow, ice or sleet; freezing (caused by cold weather); collapse;
 - d. Vandalism, malicious mischief or theft;

- e. Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; mudslide or mudflow; or water that backs up or overflows from a sewer, drain or sump, and any other water damage including water damage resulting from an “accident”; or
- f. Any earth movement, including but not limited to earthquake, subsidence, sinkhole collapse, landslide, earth sinking, tsunami or volcanic action.

DEDUCTIBLE

We will pay only that part of the loss that exceeds \$500. No other deductible applies to this coverage.

CONDITIONS

The following conditions are added:

1. **Environmental, Safety and Efficiency Improvements**
If “covered equipment” requires replacement due to an “accident,” we will pay your additional cost to replace with equipment that is better for the environment, safer for people, or more energy or water efficient than the equipment being replaced.
However, we will not pay to increase the size or capacity of the equipment and we will not pay more than 150% of what the cost would have been to replace with like kind and quality. This condition does not apply to the replacement of component parts or to any property to which actual cash value applies and does not increase any of the applicable limits.
2. **Loss Settlement**
Losses under this endorsement will be settled as follows:
 - a. Our payment for damaged covered property will be the smallest of:
 - (1) The applicable limit of liability;
 - (2) The cost to repair the damaged property;
 - (3) The cost to replace the damaged property with like kind, quality and capacity on the same “residence premises”; or
 - (4) The necessary amount actually spent to repair or replace the damaged property.
 - b. Except as described in Environmental, Safety and Efficiency Improvements above, you are responsible for the extra cost of replacing damaged property with property of a better kind or quality or of a different size or capacity.
 - c. If you do not repair or replace the damaged property within 24 months after the date of the “accident,” then we will pay only the smaller of:
 - (1) The cost it would have taken to repair at the time of the “accident”; or
 - (2) The actual cash value at the time of the “accident.”

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**IDENTITY RECOVERY AND FRAUD COVERAGE
ID THEFT CASE MANAGEMENT SERVICE, EXPENSE REIMBURSEMENT AND
FRAUD REIMBURSEMENT**

Service and coverage under this endorsement applies to any "insured" as defined in this policy.

DEFINITIONS

The following definitions are added with respect to this endorsement only.

1. "Bank Card" means a card, a card number or an account number associated with:
 - a. An automated teller card;
 - b. A credit card; or
 - c. A debit card.
2. "Fraud Event"
 - a. "Fraud event" means any of the following, when such event results in direct financial loss to an "insured":
 - (1) An "ID theft";
 - (2) The unauthorized use of "bank card" issued to or registered in an "insured's" name, when the "insured" is legally liable for such use;
 - (3) The forgery or alteration of any check or negotiable instrument;
 - (4) Acceptance in good faith of counterfeit currency; or
 - (5) An intentional and criminal deception of an "insured" to induce the "insured" to part voluntarily with something of value.
 - b. "Fraud event" does not mean or include any occurrence:
 - (1) In which the "insured" is threatened or coerced to part with something of value;
 - (2) Between an "insured" and any of the following:
 - (a) The "insured's" current or former spouse, common law spouse or domestic partner;
 - (b) The "insured's" grandparent, parent, sibling, child or grandchild; or
- (c) Any resident of the "insured's" household.
- (3) Involving use of a "bank card":
 - (a) By a person who has been authorized by an "insured" to use such "bank card," unless such authorization was obtained through an intentional and criminal deception of the "insured"; or
 - (b) If an "insured" has not complied with all terms and conditions under which the "bank card" was issued.
- (4) Arising from any of the following:
 - (a) The business or professional service of an "insured."
 - (b) A dispute or a disagreement over the completeness, authenticity or value of a product, a service or a financial instrument.
 - (c) A charitable contribution, a donation or a gift by an "insured."
 - (d) An online auction or the use of an online auction site.
 - (e) A lottery, gambling or a game of chance.
 - (f) An advance fee fraud or other fraud in which an "insured" provides money based on an expectation of receiving at some future time a larger amount of money or something with a greater value than the money provided.
3. "ID Recovery Case Manager" means one or more individuals assigned by us to assist an "insured" with communications we deem necessary for re-establishing the integrity of the personal identity of the

“insured.” This includes, with the permission and cooperation of the “insured,” written and telephone communications with law enforcement authorities, governmental agencies, credit agencies and individual creditors and businesses.

4. “ID Theft” means the fraudulent use of the Social Security number or other method of identifying an “insured.” This includes fraudulently using the personal identity of an “insured” to do any of the following:

- a. Establish credit accounts;
- b. Secure loans;
- c. Enter into contracts; or
- d. Commit crimes.

“ID theft” does not include the fraudulent use of a business name, d/b/a or any other method of identifying a business activity.

5. “ID Theft Costs” means the following when they are reasonable and necessary costs that are incurred as a direct result of an “ID theft.”

- a. Costs for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of an “ID theft.”
- b. Costs for long distance telephone calls, postage and notarizing documents.
- c. Costs for credit reports from established credit bureaus.
- d. Fees and expenses for an attorney approved by us for the following:
 - (1) The defense of any civil suit brought against an “insured.”
 - (2) The removal of any civil judgment wrongfully entered against an “insured.”
 - (3) Legal assistance for an “insured” at an audit or hearing by a governmental agency.
 - (4) Legal assistance in challenging the accuracy of the “insured’s” consumer credit report.

- (5) The defense of any criminal charges brought against an “insured” arising from the actions of a third party using the personal identity of the “insured.”

- e. Actual lost wages of the “insured” for time reasonably and necessarily taken away from work and away from the work premises. Time away from work includes partial or whole work days. This may include payment for the following:

- (1) Vacation days.
- (2) Discretionary days.
- (3) Floating holidays.
- (4) Paid personal days.

This does not include sick days or any loss arising from time taken away from self employment. This does not include time off to do tasks that could reasonably have been done during non-working hours.

- f. Costs for supervision of children or elderly or infirm relatives or dependants of the “insured” during time reasonably and necessarily taken away from such supervision. Such care must be provided by a professional care provider who is not a relative of the “insured.”
- g. Costs for counseling from a licensed mental health professional. Such care must be provided by a professional care provider who is not a relative of the “insured.”
- h. Any other reasonable costs necessarily incurred by an “insured” as a direct result of the “ID theft.”
 - (1) Such costs include:
 - (A) Costs by the “insured” to recover control over his or her personal identity.
 - (B) Deductibles or service fees from financial institutions.
 - (2) Such costs do not include:
 - (A) Costs to avoid, prevent or detect “ID theft” or other loss.
 - (B) Money lost or stolen.

- (C) Costs that are restricted or excluded elsewhere in this endorsement or policy.

The following Additional Coverages are added under **Section I:**

IDENTITY RECOVERY COVERAGE

We will provide the Case Management Service and ID Costs coverage indicated below if all of the following requirements are met.

- 1. There has been an "ID theft" involving the personal identity of an "insured" under this policy; and
- 2. Such "ID theft" is first discovered by the "insured" during the policy period for which this Identity Recovery and Fraud coverage is applicable; and
- 3. Such "ID theft" is reported to us within 60 days after it is first discovered by you.

If all three of the requirements listed above have been met, then we will provide the following to the "insured":

1. Case Management Service

Services of an "ID recovery case manager" as needed to respond to the "ID theft."

2. ID Costs

Reimbursement of actual "ID theft costs" incurred as a direct result of the "ID theft."

This coverage is additional insurance.

FRAUD COVERAGE

We will provide the Fraud Loss coverage indicated below if all of the following requirements are met.

- 1. There has been a "fraud event" involving the assets of an "insured" under this policy; and
- 2. Such "fraud event" is first discovered by the "insured" during the policy period for which this Identity Recovery and Fraud coverage is applicable; and
- 3. Such "fraud event" is reported to us

within 60 days after it is first discovered by you.

If all three of the requirements listed above have been met, then we will provide the following to the "insured":

1. Fraud Loss

Payment of the amount fraudulently taken from the "insured." This is the direct financial loss only.

Fraud Loss does not include any of the following:

- a. Other expenses that arise from the "fraud event." This includes, but is not limited to, "ID theft costs."
- b. Indirect loss, such as bodily injury, lost time or damaged reputation.
- c. Any interest, time value or potential investment gain on the amount of financial loss.
- d. Any portion of such amount that has been or can reasonably be expected to be reimbursed by a third party, such as a financial institution.

This coverage is additional insurance.

LIMITS

Case Management Service is available as needed for any one "ID theft" for up to 12 months in a row from the inception of the service. Expenses we incur to provide Case Management Service do not reduce the amount of limit available for ID Costs or Fraud Loss coverage.

The ID Costs or Fraud Loss coverages are jointly subject to a limit of \$25,000 annual aggregate per "insured." Regardless of the number of claims, this limit is the most "we" will pay for the total of all loss or expense arising out of all "ID thefts" and "fraud events" to any one "insured" which are first discovered by the "insured" during a 12-month period starting with the beginning of the present annual policy period.

An "ID theft" or "fraud event" may be first discovered by the "insured" in one policy period and continue into other policy periods. If so, all loss and expense arising from such "ID theft" or "fraud event" will be

subject to the aggregate limit applicable to the policy period when the "ID theft" or "fraud event" was first discovered by the "insured."

All "ID theft costs" are included within the ID Costs coverage limit.

The following "ID theft costs" are subject to sublimits. These sublimits are part of, and not in addition to, the ID Costs coverage limit.

1. Lost Wages / Child and Elder Care Expenses

Items e. and f. of the definition of "ID theft costs" are jointly subject to a sublimit of \$5,000. Coverage is limited to wages lost and costs incurred within 12 months after the first discovery of the "ID theft" by the "insured."

2. Mental Health Counseling

Item g. of the definition of "ID theft costs" is subject to a sublimit of \$1,000. Coverage is limited to costs incurred within 12 months after the first discovery of the "ID theft" by the "insured."

3. Miscellaneous Unnamed Expenses

Item h. of the definition of "ID theft costs" is subject to a sublimit of \$1,000. Coverage is limited to costs incurred within 12 months after the first discovery of the "ID theft" by the "insured."

DEDUCTIBLE

Case Management Service is not subject to a deductible.

ID Costs coverage is subject to a deductible of \$100. Any one "insured" shall be responsible for only one deductible under this Identity Recovery Coverage during any one policy period.

Fraud Loss coverage is subject to a deductible of \$100 for each "fraud event."

EXCLUSIONS

The following additional exclusions apply to this coverage. These exclusions apply to Case Management Service, ID Costs and Fraud Loss.

We do not cover loss or expense arising from any of the following.

1. The theft of a professional or business identity.

2. Any fraudulent, dishonest or criminal act by an "insured." This includes any such act by a person aiding or abetting an "insured." This also includes any such act by an authorized representative of an "insured." In all these cases, it does not matter whether the individual is acting alone or in collusion with others. However, this exclusion shall not apply to the interests of an "insured" who has no knowledge of or involvement in such fraud, dishonesty or criminal act.
3. An "ID theft" or "fraud event" that is not reported in writing to the police.

CONDITIONS

The following additional Conditions apply to this coverage.

A. Assistance and Claims

If you have questions or need help, please call the **Identity and Fraud Help Line** at **1-877-520-9565**.

The Help Line is available to provide you with the following.

1. Information about "ID theft" and "fraud events."
2. Help to request Case Management Service.
3. Help to make a claim for ID Costs.
4. Help to make a claim for Fraud Loss.

In some cases, we may provide Case Management services at our expense to an "insured" prior to a determination that a covered "ID theft" has occurred. Our provision of such services is not an admission of liability under the policy. We reserve the right to deny further coverage or service if, after investigation, we determine that a covered "ID theft" has not occurred.

As respects ID Costs and Fraud Loss coverages, you must send to us receipts, bills or other records that support your claim. Such records must be sent to us within 60 days after our request.

B. Other Fraud Coverage in This Policy

Some elements of Fraud Coverage may also be covered under the policy to which this endorsement is attached. If so, Fraud Coverage will apply as excess, additional coverage. If loss payment has

been made under the policy for the same event, a separate deductible will not apply to Fraud Coverage.

C. Services

The following conditions apply as respects any services provided by us or our designees to you or any "insured" under this endorsement.

1. Our ability to provide helpful services in the event of an "ID theft" or "fraud event" depends on your cooperation, permission and assistance.
2. All services may not be available or applicable to all individuals. For example, "insureds" who are minors or foreign nationals may not have credit records that can be provided or monitored. Service in Canada will be different from service in the United States and Puerto Rico in accordance with local conditions.
3. We do not warrant that our services will end or solve all problems associated with an "ID theft" or "fraud event." We do not warrant that our services will prevent future "ID thefts" or "fraud events."

D. Valuation

In some cases, Fraud Loss claims may involve property other than money. Please note the following:

1. We will require proof of the nature and the value of any property lost due to a "fraud event."
2. Our payment will be based on the fair market value of the lost property at the time the loss is first discovered by the "insured."

All other provisions of this policy apply.

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REFRIGERATED PROPERTY COVERAGE

For an additional premium, we insure, up to \$500, covered property stored in freezers or refrigerators on the "residence premises" for direct loss caused by:

1. Interruption of electrical service to the refrigeration unit. The interruption must be caused by damage to the generating or transmitting equipment; or
2. Mechanical failure of the unit storing the property.

Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

This endorsement does not increase the limit of liability for Coverage C – Personal Property.

The Section I – Power Failure exclusion does not apply to this coverage.

Special Deductible

The following deductible applies to covered loss to refrigerated property:

We will pay only that part of the loss that exceeds \$100. No other deductible applies to this coverage.

All other provisions of this policy apply.