

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SEASONAL SECONDARY SAFEGUARDS

WHILE VACANT, UNOCCUPIED, OR UNDER CONSTRUCTION AND UNOCCUPIED

SECTION I – PROPERTY COVERAGES

For Form **HO 00 03**:

A. SECTION I – PERILS INSURED AGAINST A.2.c.
is deleted and replaced by the following:

c. Caused by:

(1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have:

(a) Maintained heat at 60 degrees Fahrenheit in the building, residence, dwelling or manufactured home, and have an installed turned-on main water supply line home water leak detection and an automatic mainline shutoff device with battery backup in case of power or wireless network failure and produce evidence of installation of such device as a condition precedent to payment of a covered claim; or

(b) Shut off the water supply and drain all systems and appliances of water, including but not limited to the water heater.

(c) If “you” fail to meet either condition a or b and the loss is not otherwise excluded under the policy, the most “we” will pay is \$10,000 per loss.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

B. SECTION I – PERILS INSURED AGAINST B.14.

Freezing is deleted and replaced by the following:

a. This peril means freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, but only if you have:

(1) Maintained heat at 60 degrees Fahrenheit in the building, residence, dwelling or manufactured home, and have an installed turned-on main water supply line home water leak detection and an automatic mainline shutoff device with battery backup in case of power or wireless network failure and produce evidence of installation of such device as a condition precedent to payment of a covered claim; or

(2) Shut off the water supply and drain all systems and appliances of water including but not limited to the water heater.

(3) If “you” fail to meet either condition 1 or 2 and the loss is not otherwise excluded under the policy, the most “we” will pay is \$10,000 per loss.

b. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

For Form **HO 00 05**:

A. SECTION I – PROPERTY COVERAGES E.10.m.
is deleted and replaced by the following:

m. Freezing

(1) This peril means freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance but only if you have:

- (a) Maintained heat at 60 degrees Fahrenheit in the building, residence, dwelling or manufactured home, and have an installed turned-on main water supply line home water leak detection and an automatic mainline shutoff device with battery backup in case of power or wireless network failure and produce evidence of installation of such device as a condition precedent to payment of a covered claim; or
 - (b) Shut off the water supply and drain all systems and appliances of water including but not limited to the water heater.
 - (c) If “you” fail to meet either condition a or b and the loss is not otherwise excluded under the policy, the most “we” will pay is \$10,000 per loss.
- (2) In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

All other policy provisions apply.

B. SECTION I – PERILS INSURED AGAINST A.2.a.

is deleted and replaced by the following:

- a. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have:
 - (1) Maintained heat at 60 degrees Fahrenheit in the building, residence, dwelling or manufactured home, and have an installed turned-on main water supply line home water leak detection and an automatic mainline shutoff device with battery backup in case of power or wireless network failure and produce evidence of installation of such device as a condition precedent to payment of a covered claim; or
 - (2) Shut off the water supply and drain all systems and appliances of water including but not limited to the water heater.
 - (3) If “you” fail to meet either condition 1 or 2 and the loss is not otherwise excluded under the policy, the most “we” will pay is \$10,000 per loss.