

This part of your Masterpiece Policy provides you with coverage against physical loss to your contents caused by named perils anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

In this Standard Condominium Coverage, the word "unit" refers to your condominium unit shown in the Coverage Summary.

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## Payment for a Loss

### Amount of coverage

The amount of coverage for contents at each unit for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents at your unit will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If this policy is renewed, the amount of coverage for your contents may be changed by us based on annual adjustments for inflation. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

It is your duty to advise us of additions, alterations or renovations to your unit at the beginning of, throughout, and completion of construction so that the amount of coverage for your contents and, if applicable, your additions and alterations can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

**At a covered condominium.** If the covered loss takes place at a listed condominium unit covered by this policy, we will pay up to the amount of contents coverage for that condominium unit, for each occurrence.

**Away from your residences.** If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

**At your residence not listed in this policy or other policies.** If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

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## Payment for a Loss

(continued)

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

### Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

**Special deductibles.** If more than one special deductible applies to a covered loss (other than the construction deductible), the special deductible with the greatest dollar amount applies to the covered loss.

If the construction deductible applies to a covered loss, and one or more other special deductibles also apply, the dollar amount of the construction deductible will be combined with the greatest dollar amount of any other applicable special deductible, and the total amount of **both** deductibles will be applied to the covered loss.

**Construction deductible.** In lieu of the base deductible, a 5% special construction deductible applies to each occurrence if at any time during the policy period you are constructing additions, alterations, or renovations to your unit which will equal or exceed the lesser of 10% of the amount of coverage for additions and alterations for your unit shown in the Coverage Summary at the time of a covered loss or \$500,000, and you or your agent did not notify us of these additions, alterations, or renovations, and the covered loss commenced at such unit.

This construction deductible applies to your contents and extra coverages. The dollar amount of this deductible is equal to 5% of the combined amount of coverage for your contents and additions and alterations as shown in the Coverage Summary at the time of a covered loss.

If the dollar amount of the base deductible is greater than the dollar amount of the construction deductible, the dollar amount of the construction deductible is increased to the dollar amount of the base deductible. This construction deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

### Payment basis

Your Coverage Summary indicates the payment basis for contents.

**Replacement cost.** If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

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## Payment for a Loss

(continued)

**Actual cash value.** If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

**Pairs, sets, and parts.** For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

### Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
  - in which any person or group of persons is involved or implicated,
- is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates . . . . . \$1,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets . . . . . \$5,000

This special limit includes the necessary, reasonable expense incurred if you research, replace or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers . . . . . \$5,000

Watercraft, including their furnishings, equipment, and outboard motors . . . . . \$10,000

Golf carts . . . . . \$5,000

Jewelry, watches or precious and semi-precious stones, whether set or unset, that are stolen . . . . . \$5,000

Furs that are stolen . . . . . \$5,000

**Reference Copy**

# Standard Condominium Coverage



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## Payment for a Loss

(continued)

Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are stolen . . . . .	\$10,000
Collectible stamps, coins, and medals . . . . .	\$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.	
Guns that are stolen . . . . .	\$5,000
Grave markers or mausoleums . . . . .	\$5,000

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## Standard Condominium Coverage

In Standard Condominium Coverage, a "covered loss" is any physical loss to your contents or other property covered under this part of your Masterpiece Policy, caused directly by a peril named below, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "business" in the Introduction, the following definition of "business" applies:

"Business" means any employment, trade, occupation, profession, or farm operation including the raising or care of animals or any activity intended to realize a benefit or financial gain engaged in on a full-time, part-time or occasional basis.

### Perils

#### Fire, lightning, and explosion.

**Riot.** This includes any kind of civil commotion.

**Wind or hail.** This coverage includes loss inside a building only when caused by rain, snow, sleet, sand, or dust that entered the building through an opening in a roof or wall damaged by the direct force of wind or hail. This coverage does not include loss to watercraft or their trailers, furnishings, equipment, and outboard motors, unless they are inside a fully enclosed building.

**Aircraft.** This means any loss caused by aircraft, including self-propelled missiles and spacecraft.

**Vehicles.** This means any loss caused by a vehicle.

**Sudden and accidental damage from smoke.** This does not include smoke from agricultural smudging or industrial operations.

**Vandalism.** This means any vandalism, including malicious mischief.

**Theft.** This includes theft, attempted theft, and loss of property when theft can be presumed.

**Reference Copy**

# Standard Condominium Coverage



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## Standard Condominium Coverage

(continued)

However, our coverage for theft does not apply to:

- theft committed by you or a family member;
- theft from a residence under construction, other than construction materials or supplies used for your additions and alterations, until the residence is completed and occupied; or
- theft from a residence you or a family member owns, rents, or occupies that does not have contents, condominium, cooperative, or renters coverage in this policy. However, we will cover theft from a residence where you or a family member is temporarily residing, including theft of property kept at a school residence belonging to a family member who is a student.

**Falling objects.** This coverage does not include damage inside a building, unless the roof or an exterior wall of the building is first damaged by the falling object. Damage to the falling object itself is not covered.

**Weight of ice, snow, or sleet.** This coverage applies only to property that is inside a fully enclosed building.

**Collapse of a building or part of a building.** This coverage does not include settling, cracking, shrinking, bulging, or expansion.

**Accidental discharge or overflow.** This coverage applies only to accidental discharge or overflow from within a plumbing, heating, or air conditioning system, an automatic fire protective sprinkler system, or a household appliance. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

This coverage also includes damage caused by water and water borne material which backs up from within sewers or drains.

**Sudden and accidental cracking, burning, bulging, or tearing apart.** This coverage applies only to a plumbing, heating, or air conditioning system, or a household appliance for heating water. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

**Freezing.** This coverage applies to loss resulting from freezing of a plumbing, heating, or air conditioning system, or a household appliance. This coverage does not include loss from freezing when your unit is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat by setting the thermostat to a temperature no lower than 55 degrees Fahrenheit in your unit or shut off and drained the system or appliance.

"Unoccupied" means the residents of the home have been absent for 30 or more consecutive days.

**Power surge.** This coverage refers to sudden damage from an electrical current.

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## Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your condominium unit unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise.

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# Standard Condominium Coverage

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## Extra Coverages

(continued)

Exclusions to these coverages are described in **Exclusions**.

### Additions and alterations

We cover your building additions, alterations, fixtures, improvements, installations or items of real property that are part of your unit as defined in the Master Deed. This includes:

- breakage of glass or safety glazing material in the building, or a storm door or window;
- the reasonable cost for matching to ensure visual continuity with any adjacent undamaged portions of your unit consisting of the same materials; or
- any other structure on the condominium property that is:
  - owned by you; or
  - available for your exclusive use and which you are required to insure.

For a covered loss to these items, we will pay up to 10% of the amount of contents coverage, plus any additional amount listed in the Coverage Summary for Additions and alterations. The same payment basis applies to Additions and alterations as to contents.

However, if you have a covered partial loss to Additions and alterations and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost less depreciation.

### Unit assessments

We cover your share of an assessment charged against you during the policy period by your condominium association. But the assessment must be a result of:

- physical loss to property owned collectively by all unit owners that would be covered under this policy if the same physical loss occurred to your unit; or
- an occurrence that would be covered under personal liability coverage if personal liability coverage is shown in the Coverage Summary or under any other personal insurance policy issued by a direct or indirect subsidiary of Chubb Limited providing you with personal liability coverage.

If there is a loss from an earthquake, we only insure unit assessments resulting from ensuing covered loss due to fire, explosion, theft or glass breakage unless an exclusion applies.

We will pay up to \$50,000 for any one occurrence, regardless of the number of assessments. But we will not pay more than \$5,000 in any one occurrence for assessments that result from a deductible in your condominium association's insurance.

However, if the date of the physical loss or the occurrence that triggered the unit assessment occurred prior to the effective date of the policy period in which the assessment was charged and the unit at the time of the loss was not listed on this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to the limit that was in effect with your prior policy, but not more than \$2,000, for any one occurrence.

In the Policy Terms, General Conditions, Policy period, the following condition does not apply to Unit assessments: All coverages on this policy apply only to occurrences that take place while this policy is in effect.

There is no deductible for this coverage.

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# Standard Condominium Coverage

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## Extra Coverages

(continued)

### Additional living expenses

Under certain conditions when your unit cannot be lived in because of a covered loss to your unit or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses. If Limited additional living expenses coverage is shown in the Coverage Summary, the amount shown for this limited coverage is the maximum amount we will pay for all additional living expenses combined for each occurrence. There is no deductible for this coverage.

**Extra living expenses.** If a covered loss makes your unit uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We cover these increases to your normal living expenses for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition; the shortest
- amount of time required to settle elsewhere if you or members of your household permanently relocate;
- the reasonable amount of time required to restore the unit to the condition it was in prior to the covered loss if you are constructing additions, alterations, or renovations to your unit at the time of a covered loss, but we will only cover the increase in your normal living expenses incurred by you; or
- up to two years from the date of loss, or a later date if agreed to by us.

If your unit is vacant at the time of the covered loss or you are temporarily not living in your unit because of construction or renovation prior to the covered loss, then we do not cover Extra living expenses.

However, if your planned move-in date is extended due to the covered loss, we will only pay Extra living expenses beyond the planned move-in date.

You must inform us of your decision whether you intend to restore the unit, or to permanently relocate, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the extra living expenses will cease in 30 days.

This period of time is not limited by the expiration of this policy.

**Fair rental value.** If a covered loss makes a part of your unit which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. We will cover the fair rental value for a period of time commencing with the date of loss and ending with the earliest of the following:

- the reasonable amount of time required to restore your unit to a habitable condition; or up to two
- years from the date of loss, or a later date if agreed to by us.

However, you must inform us of your decision if you intend to restore the unit, within 180 days from the date of loss, or a later date if agreed to by us. If you do not inform us of your decision by this date, the coverage for fair rental value will cease in 30 days.

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# Standard Condominium Coverage

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## Extra Coverages

(continued)

This period of time is not limited by the expiration of this policy.

**Forced evacuation expenses.** If you evacuate your unit due to a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your unit is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. However, if we determine after the threat of loss is over that there is no covered loss to your unit that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your unit due to a peril covered under this policy.

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time.

### Landscaping

We cover trees, shrubs, plants, and lawns, which are on the grounds of your unit, against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay:

- up to a total of 10% of the amount of contents coverage for the unit at which the loss occurs, but
- not more than \$10,000 for any one tree, shrub, or plant.

This extra coverage does not apply to naturally occurring or native grown vegetation, including but not limited to brush, woodlands, forests, grasslands, wetlands or mangroves. We also do not cover vineyards, sod farms, tree farms, orchards, and crops or plants containing cannabinoids grown or used primarily for business purposes.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

### Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,000 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

### Business property

We will pay up to \$25,000 for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

**Reference Copy**



# Standard Condominium Coverage

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## Extra Coverages

(continued)

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property, used to conduct your business.

"Business property" does not include any drones or similar unmanned device, whether used in whole or in part in a business. "Business property" also does not include plants, trees, or crops.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

### Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss from the transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), photo, video, music and movie files.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable electronic devices such as smartphones, electronic reading devices, tablets, handheld or wearable computers, or similar devices;
- software;
- electronic contents; or
- electronic data, including the capacity of electronic data to be stored, processed, or transmitted over the Internet.

"Electronic data processing property" does not include any of the above stored on cloud computing or other virtual resources operated by a third party provider for the purpose of providing service to you or a family member.

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# Standard Condominium Coverage

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## Extra Coverages

(continued)

### Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean:

- the removal of funds from your personal financial institution account by your spouse or family member;
- a voluntary payment or transfer of your personal account funds by you, your family member, or your authorized employee; or
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name.

### Fire or police department charges

If a fire or police department is called to protect your condominium unit against a covered loss, we will pay up to \$1,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

### Lock replacement

If the keys or remote unlocking devices to your condominium unit, or to the garage door or electronic gate used solely for your unit, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,000. There is no deductible for this coverage.

### Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

### Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your condominium unit against further covered damage. These payments do not increase the amount of coverage for your condominium unit.

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# Standard Condominium Coverage

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## Extra Coverages

(continued)

### Construction materials

We cover the materials and supplies owned by you on the grounds of your condominium unit for use in its construction, alteration, and repair. These payments apply only to a covered loss, and they do not increase the amount of coverage for your condominium unit.

### Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

### Endangered property

Covered contents removed from your condominium unit because the condominium unit is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your condominium unit.

### Rebuilding to code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of the loss, that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your additions and alterations made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of your additions and alterations necessary to complete the repair, replacement, or rebuilding of the damaged portion of your additions and alterations; or
- the demolition of the undamaged portion of your additions and alterations when your unit must be totally demolished.

However, we will not pay for:

- the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss;
- any loss in value to covered property due to the requirements of any ordinance or law; or
- the costs to comply with any ordinance or law which requires you to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants in or on your unit.

This coverage is limited at the time of a covered loss if Limited rebuilding to code coverage is shown in the Coverage Summary for your location(s).

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# Standard Condominium Coverage



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## Extra Coverages

(continued)

### Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to additions or alterations of your condominium unit shown in the Coverage Summary or by a covered water damage loss to your contents. For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your condominium unit.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your condominium unit for mold;
- testing the surfaces and materials of your additions and alterations or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your condominium unit rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

The amount of coverage for mold remediation expenses and temporary relocation expenses for your condominium unit is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

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# Standard Condominium Coverage



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## Exclusions

These exclusions apply to your Standard Condominium Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril; regardless of any other cause or event contributing concurrently or in any sequence to the loss.

**Contamination.** We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

**Surface water.** We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain, located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

**Ground water.** We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss due to fire, explosion, or theft unless another exclusion applies.

**Business property.** We do not cover any loss to business property other than as provided under Extra Coverages.

**Tenant property.** We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

**Motorized land vehicles.** We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

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## Exclusions

(continued)

**Special exclusions for golf carts.** We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

**Theft of certain electronic equipment from a motorized land vehicle.** We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

**Watercraft accidents.** We do not cover any loss to watercraft, including its trailer, furnishings, equipment and outboard motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

**Dampness or temperature.** We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

**Fungi and mold.** We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

**Confiscation.** We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

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## Exclusions

(continued)

**Personal property insured with other companies.** We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

**Loss to animals.** We do not cover any loss to animals, birds, or fish.

**Aircraft.** We do not cover any loss to an aircraft or aircraft parts. "Aircraft" means any device used or designed for flight, except drones or similar unmanned device not used or designed to carry people or cargo.

**Intentional acts.** We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

**Criminal acts.** We do not cover any loss arising out of a felonious criminal, dishonest or fraudulent act or omission by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not responsible for causing the felonious criminal, dishonest or fraudulent loss. This exclusion applies regardless of whether or not you are charged with, or convicted of, a crime.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

**Misappropriation.** We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

A person who lives with you does not include a temporary guest who has a permanent residence elsewhere.

**Rebuilding to code.** We will not pay to conform to any law or ordinance, other than as provided under the Extra Coverage, Rebuilding to code.

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## Exclusions

(continued)

**Neglect.** We do not cover any loss caused by your failure to use all reasonable means to protect property at, or after the time of a loss.

**Earthquake.** We do not cover any loss caused by earthquake. But we do insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

**Earth movement.** We do not cover any loss caused by earth movement including volcanic eruptions, landslides, mud flows, and any expansion, contracting, sinking, rising, settling, or shifting of the earth, soil, or land. This exclusion applies whether or not the earth, soil, or land is combined or mixed with water or any other liquid or natural or man-made material. However, we do cover losses caused by the eruption of a volcano when the loss is the result of:

- a volcanic blast or airborne shock waves;
- ash, dust, or particulate matter; or
- lava flow.

We also insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

**Collapse from earth movement.** We do not cover any loss caused by collapse or the imminent danger of collapse from earth movement, as previously defined.

**Acts of war.** We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

**Nuclear or radiation hazard.** We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

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