

Dwelling and Personal Property Supplementary Coverages

The following coverages are added under Additional Property Coverages.

This endorsement provides supplementary coverages when attached and made a part of your policy. The policy deductible applies to all supplementary coverages.

1. **Trees, Plants, Shrubs or Lawns –**

We cover trees, shrubs, plants or lawns within 250 feet of the residence insured under Coverage A, for loss caused by the following perils:

- a. fire or lightning
- b. explosion
- c. riot or civil commotion
- d. aircraft or
- e. vandalism or theft.

We do not cover loss:

A. Caused by vehicles or implements owned or operated by:

- 1. an insured
- 2. a resident, occupant or tenant of the insured premises; or
- 3. an employee or exchange help of any insured.

B. To trees, plants, shrubs or lawns grown for business, resale or research.

We do not pay more than \$500 for each tree, plant shrub or lawn. This includes the cost to remove the debris of the covered item. The most we will pay for any one loss event is \$2,000.

2. **Refrigerated Food Spoilage –**

We pay up to \$500 for loss from spoilage of food in a freezer or refrigeration unit located on the insured premises. The spoilage must be caused by a change in temperature resulting from:

- a. interruption of electrical service to a freezer or refrigeration unit caused by damage or accidental disconnection of the generating or transmission equipment; or
- b. mechanical or electrical breakdown of the freezer or refrigeration unit.

You must maintain the freezer or refrigeration unit in proper working condition and use all reasonable means to reduce loss under this coverage including monitoring the system when you are away for extended periods of time.