

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL COVERAGE FOR VALUABLE PAPERS AND RECORDS

(FOR USE ONLY WITH THE HOME BUSINESS INSURANCE COVERAGE ENDORSEMENT)

SECTION I – PERILS INSURED AGAINST

With respect only to "valuable papers and records", the Perils Insured Against under Coverage C in:

1. The Homeowners form; and
 2. Endorsements **HO 05 24** and **HO 17 31**, when attached to the policy;
- are deleted.

SECTION I – PROPERTY COVERAGES

E. Additional Coverages

Paragraph **13.b. "Valuable Papers And Records"** is deleted and replaced by the following:

b. "Valuable Papers And Records"

- (1) We insure against risk of direct physical loss to "valuable papers and records" that:
 - (a) You own; or
 - (b) Are in your care;for up to \$2,500. This coverage includes the cost to research lost information on "valuable papers and records" for which duplicates do not exist.
- (2) This coverage does not apply to:
 - (a) Property held as samples or for delivery after sale; or
 - (b) Property in storage away from the "residence premises".

This coverage is additional insurance.

SECTION I – EXCLUSIONS

1. The Section I – Exclusions in the Homeowners form do not apply to this Special Coverage for "Valuable Papers and Records" except for:
 - a. War;
 - b. Nuclear Hazard; and
 - c. Governmental Action.
2. Exclusion **10.a. Dishonesty** in the Home Business Endorsement is deleted and replaced by the following:
 - a. **Dishonesty**
We will not pay for loss caused by or resulting from dishonest acts by:
 - (1) You, or anyone else with an interest in the property;
 - (2) Your or their employees or authorized representatives; or
 - (3) Anyone entrusted with the property; whether or not acting alone or in collusion with other persons or occurring during the hours of employment.This exclusion does not apply to a carrier for hire.
3. Under Exclusion **10.d. Accounts Receivable And "Valuable Papers And Records"** in the Home Business Insurance Coverage Endorsement, the following is added to Paragraph (2):
 - (c) Unauthorized instructions to transfer property to any person or to any place.

All other provisions of this policy apply.