

Optional Coverage

Special Package of Coverages

This endorsement is subject to all the terms of this policy not specifically amended by this endorsement.

Incidental Property Coverages

The following are added under Incidental Property Coverages of the General Policy Provisions.

\$250 Fence Coverage- We pay up to \$250 per **occurrence** for direct loss by perils insured against to fences which are incidental to the **residence**. This does not include fences which are incidental or usual to any **business** or farming operation or to fences more than 100 feet from the **dwelling**.

\$500 Added Perils for Refrigerated Food Products – We extend Household Personal Property (Coverage “C”) to cover the food products in a freezer or refrigerated unit on the **insured premises**. **We** pay no more than \$500. The covered food products must be owned by **you**. The deductible provisions of this policy do not apply to this coverage. The loss must be caused by change in temperature resulting from:

1. interruption of electrical service to refrigeration equipment; or
2. mechanical or electrical breakdown of the refrigeration system.

\$500 Outside Wiring and Supports Coverage – We pay up to \$500 per **occurrence** for direct loss by perils insured against to electric or telephone equipment and transmission wires and their supports outside of buildings. This includes overhead and underground electric equipment. This equipment must belong to **you** and must be located on the **insured premises**.