

AMENDMENTS TO DWELLING COVERAGES

1. Under forms FL-1, FL-2, FL-502, and FL-3, the reference to words that have special meaning is deleted and replaced by the following:

Refer to Definitions for words and phrases that have special meaning. These words and phrases are shown in quotation marks or bold type.

2. Under forms FL-1, FL-2, FL-502, and FL-3, the following definition is added:

"Declarations" are all pages labeled Declarations, Supplemental Declarations, or Schedules which pertain to this policy.

3. Under forms FL-1, FL-2, FL-502, and FL-3, Coverage A -- Residence; when applicable, Coverage B -- Related Private Structures; and Coverage C -- Personal Property are amended by the following addition:

"We" do not cover private power, light, or electric poles; irrigation systems; wells or well pumps; or outdoor or satellite dish antennas, their masts, towers, or lead-in wiring.

4. Under forms FL-1, FL-2, FL-502, and FL-3, Incidental Coverages is amended by the following addition:

Well Pumps -- "We" pay for direct physical loss to well pumps that are described on the "declarations". The loss must be caused by a peril that applies to Coverage C. The most "we" pay per occurrence is the "limit" shown on the "declarations" for the described well pump.

5. Under forms FL-1 and FL-502, Incidental Coverages is amended by the following addition:

Outdoor Antennas -- "We" pay for direct physical loss to outdoor antennas that are described on the "declarations". This includes satellite dish antennas and masts, towers, and lead-in wiring. The loss must be caused by a peril that applies to Coverage C.

When form FL-502 applies or when form FL-1 applies and the "declarations" indicates that the Optional Perils -- Extended Coverage apply to Coverage C, the reference to outdoor antennas and their lead-in wiring, masts, and towers under the peril of Windstorm or Hail do not apply to property covered under the "terms" of this provision.

When form FL-502 applies, the references to outdoor antennas and their lead-in wiring, masts, and towers under the perils of Falling Objects and Weight of Ice, Snow, or Sleet, do not apply to property covered under the "terms" of this provision.

The most "we" pay per occurrence is the "limit" shown on the "declarations" for the described antenna and related property.

6. Under forms FL-2 and FL-3, Incidental Coverages is amended by the following addition:

Outdoor Antennas -- "We" pay for direct physical loss to outdoor antennas caused by a peril that applies to Coverage C. This includes satellite dish antennas and masts, towers, and lead-in wiring.

Under the perils of Windstorm or Hail; Falling Objects; and Weight of Ice, Snow, or Sleet, the references to outdoor antennas and their lead-in wiring, masts, and towers do not apply to property covered under the "terms" of this provision.

The most "we" pay is \$1,000 per occurrence, unless a higher "limit" is shown on the "declarations".

7. The following amendments apply only to policies that cover Farm Properties:
 - a. Coverage B -- Related Private Structures under form FL-1, FL-2, FL-502, or FL-3 and all corresponding references to Coverage B found in other endorsements are deleted; and
 - b. Item 3., Trees, Plants, Shrubs, or Lawns, under Incidental Coverages in form FL-1, FL-2, FL-502, or FL-3 is amended by the following addition:

"We" do not cover trees, plants, shrubs, or lawns located more than 250 feet from the residence covered under Coverage A.

FL 0506 02 99

Includes copyrighted material with permission of
American Association of Insurance Services