

ENHANCEMENT ENDORSEMENT MOBILE HOMEOWNERS POLICY COMPREHENSIVE FORM

This endorsement broadens the coverage in your policy as follows:

SECTION I PROPERTY COVERAGES

1. Under **COVERAGES, Coverage C Personal Property**, the Special Limits of Insurance are amended to read as shown below only for the following:

2. books of account, tools and instruments pertaining to a Business, but only while on your Premises, for an amount up to \$7,500 in all. Other property used for Business, including samples and goods held for sale, is not insured;
3. securities up to \$7,500 in all;
4. money including cash cards (meaning cards designed to store a cash value by electronic means for use as a mode of payment, without a personal identification number and without direct access to a bank or other account) or bullion, up to \$1,000 in all;
5. garden type tractors including attachments and accessories or other motorized garden equipment, electric wheelchairs and golf carts up to \$7,500 in all;
7. watercraft, their furnishings, equipment, accessories and motors up to \$3,500 in all;
9. jewellery, watches, gems, fur garments and garments trimmed with fur up to \$7,500 in all;
10. numismatic property (such as coin collections) up to \$1,000 in all;
11. manuscripts, stamps and philatelic property (such as stamp collections) up to \$3,000 in all;

2. Under COVERAGES, EXTENSIONS OF COVERAGE

The following coverage is added:

15. Identity Theft Expense

We will pay for your identity theft expenses, up to a maximum of \$10,000 in total during the policy term, arising directly from an act of identity theft committed against you.

The Identity Theft Expense Coverage is not subject to your policy deductible. Any claims under this coverage will not impact any claims-free bonus or credit to which you may be entitled.

"Identity Theft" means the act of acquiring key pieces of an insured persons identifying information and knowingly transferring or using that information, without lawful authority, with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of any federal, provincial, territorial, municipal or quasi-criminal law.

"Identity Theft Occurrence" means any act or series of acts of identity theft by a person or group commencing in the policy period.

"Identity Theft Expense" under this coverage is limited to the following costs associated with the restoration of an insured persons identity:

1. The cost of notarizing theft affidavits or similar documents for law endorsement agencies, financial institutions, or similar credit grantors or credit agencies;
2. The cost for sending certified mail to law endorsement agencies, financial institutions, or similar credit grantors or credit agencies;
3. Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies, and/or legal council to complete fraud

affidavits. The maximum payment for loss of wages is \$500 per week for a period of 4 weeks.

4. Loan application fees for re-applying for loan(s) due to the rejection of the original application based solely on the lender receiving incorrect information resulting from an act of identity theft committed against you;

5. Reasonable legal counsel fees incurred, with prior notice to and approval by us, for:

i) defense of lawsuits brought against the insured by merchants or their collection agencies;

ii) the removal of any criminal or civil judgments wrongly entered against an insured person, and

iii) challenging the accuracy or completeness of any information in a customer credit report.

6. Reasonable charges incurred for long distance telephone calls or fax transmissions to merchants, law enforcement agencies, financial institutions, or similar credit grantors or credit agencies to report or discuss actual identity theft.

When an Identity Theft occurrence takes place you must notify an applicable law enforcement agency.

Identity Theft does not include expenses incurred due to any fraudulent, dishonest or criminal act by an insured, or any other person acting with the insured person, or by any authorized representative of an insured person whether acting alone or in collusion with others.

This coverage does not apply to losses covered under the Credit or Debit Cards, Forgery and Counterfeit Money coverage.

All other terms and conditions of the policy to which this endorsement applies remain unchanged.