PO Box 4410
Columbus, OH 43216
(800) 555-0142
harborline.example

Harborline Mutual Insurance

HOMEOWNERS POLICY

POLICY SUMMARY

This summary is part of your policy. It shows who and what we insure, for how long and for how much. Read it together with the policy form and the endorsements listed below, and keep all of them together. If anything in the summary is wrong, tell your agent right away.

Item	Details
Policy number	HO-7719024-06
Policy period	August 6, 2026 to August 6, 2027, beginning and ending at 12:01 a.m. standard time at the insured location
Named insured	Leah M. Brandvold and Marcus D. Adeyemi
Insured location	2714 Quillfeather Lane, Westerville, OH 43081
Mortgagee	Tessaly Home Lending, its successors and assigns, loan 0047-338-21965
Agent	Denise Trumbull, (614) 555-0148
Annual premium	$1,637.00, billed to the mortgagee
Scheduled personal property	None

This is a renewal of your policy. The premium shown is for the whole policy period and includes the charge for every endorsement listed in this summary.

Coverages A, B, C and D are described in Section I of the policy form, and Coverages E and F in Section II. A coverage applies only if a limit is shown for it. The limits are the most we pay, whatever the number of people insured or claims made.

Coverage	Limit of liability
A - Dwelling	$412,000
B - Other structures	$41,200
C - Personal property	$206,000
D - Loss of use	$82,400
E - Personal liability	$300,000 each occurrence
F - Medical payments to others	$5,000 each person

Deductible. We subtract $1,000.00 from each loss under Section I that is caused by any peril other than windstorm or hail. For loss caused by windstorm or hail the deductible is 1% of the Coverage A limit, which comes to $4,120 for this policy period.

Forms that make up this policy	Number and edition
Homeowners Special Form	HL-HO3 (01-24)
Windstorm or Hail Percentage Deductible	HL-HO 312 (01-24)
Water Back-Up and Sump Discharge or Overflow	HL-HO 495 (03-23)
Special Provisions - Ohio	HL-HO 136 OH (07-25)
Privacy Notice	HL-PN 01 (01-26)
What to Do After a Loss	HL-CL 02 (01-24)

This policy does not cover flood. Flood insurance is sold separately.

HOMEOWNERS SPECIAL FORM

Form HL-HO3 (01-24)

AGREEMENT

This policy is a contract between you and us. You pay the premium when it is due and keep to the terms of the policy, and in return we provide the insurance described in it. The policy is made up of the Policy summary, this form and the endorsements listed in the Policy summary. An endorsement changes this form, and where the two differ the endorsement controls. Section I covers your home and your belongings. Section II covers your legal responsibility to other people.

DEFINITIONS

Some words have the same special meaning wherever they are used in this policy.

You and your mean the person or persons shown as named insured in the Policy summary, and the spouse of a named insured if the spouse lives in the same household. **We, us and our** mean Harborline Mutual Insurance.

Actual cash value means the cost, at the time of the loss, to repair or replace the property with property of like kind and quality, less a fair allowance for its age, wear and obsolescence.

Bodily injury means physical harm to a person, sickness or disease, including the care it requires and death that results.

Business means a trade, profession or occupation, whether full time, part time or occasional, and any other activity carried on for pay.

Insured means you and, if they live in your household, your relatives and any other person under 21 who is in your care or in the care of a relative who lives with you. It includes a full-time student under 24 who lived in your household before moving away to attend school.

Insured location means the residence premises; any other premises you use as a residence, if it is shown in the Policy summary or you acquire it during the policy period; premises an insured does not own but is living in for a time; and vacant land, other than farm land, that an insured owns or rents.

Occurrence means an accident that results, during the policy period, in bodily injury or property damage. Continuous or repeated exposure to substantially the same harmful conditions is one occurrence.

Property damage means physical injury to tangible property or its destruction, and the loss of its use that results.

Residence employee means a person an insured employs to do household or domestic work, or other work connected with the upkeep or use of the residence premises.

Residence premises means the one to four family dwelling where you live that is shown as the insured location in the Policy summary, together with the other structures and the grounds at that address.

SECTION I - WHAT WE COVER

Coverage A - Dwelling. We cover the dwelling on the residence premises, including structures attached to it, such as an attached garage, porch or deck. We also cover materials and supplies on or next to the residence premises that are meant for building, altering or repairing the dwelling or other structures there. We do not cover land, including the land the dwelling stands on.

Coverage B - Other structures. We cover other structures on the residence premises that are separated from the dwelling by clear space, or joined to it only by a fence, a utility line or a similar connection. Examples are a detached garage, a shed, a fence and a driveway. We do not cover land; a structure rented or held for rental to anyone who is not a tenant of the dwelling, unless it is used only as a private garage; or a structure used in whole or in part for a business. The Coverage B limit is separate from the Coverage A limit, and using it does not reduce what is available for the dwelling.

Coverage C - Personal property. We cover personal property that an insured owns or uses, anywhere in the world. After a loss, and if you ask us to, we will also cover personal property of a guest or a residence employee while it is in a residence an insured occupies, and other people's property while it is in the part of the residence premises an insured occupies. For personal property usually kept at a residence of an insured other than the residence premises, the most we pay is 10% of the Coverage C limit or $1,000, whichever is more.

SPECIAL LIMITS OF LIABILITY

Some kinds of personal property are covered only up to a smaller amount. The limits below are part of the Coverage C limit, not in addition to it. Each one is the most we will pay for any one loss for all the property in that category, whatever the number of articles or of people who own them.

- $200 in total for money, bank notes, coins, bullion, medals, gift cards and other stored-value cards.
- $1,500 in total for securities, deeds, accounts, evidences of debt, letters of credit, manuscripts, passports, tickets and stamps, whether on paper or stored electronically.
- $1,500 in total for watercraft of every kind, including their trailers, furnishings, equipment and outboard motors.
- $1,500 in total for trailers and semitrailers that are not used with watercraft.
- $2,500 in total for loss by theft of firearms and related equipment.
- $1,500 in total for loss by theft of jewelry, watches, furs, and precious and semiprecious stones.
- $2,500 in total for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware, including flatware, hollowware, tea sets and trays.
- $2,500 in total for property on the residence premises that is used mainly for business.
- $500 in total for property away from the residence premises that is used mainly for business.
- $1,500 in total for portable electronic equipment, such as a laptop computer, tablet or camera, while it is in or on a motor vehicle.
- $1,000 in total for trading cards, comic books, sports memorabilia and other collectibles.

These special limits can be raised only by scheduling the items on an endorsement to this policy, for an additional premium. The Policy summary shows whether any personal property is scheduled.

PROPERTY WE DO NOT COVER UNDER COVERAGE C

- Articles that are separately described and specifically insured, in this policy or in any other insurance.
- Animals, birds and fish.
- Motor vehicles and their parts, equipment and accessories. We do cover vehicles that are not required to be registered for road use and are used to service an insured's residence or to assist a person with a disability, such as a riding lawn mower or a motorized wheelchair.
- Property of roomers, boarders and other tenants, unless they are related to an insured.
- Business records and data, whether kept on paper, in a computer or on any other medium.
- Credit cards, debit cards and other fund transfer cards, except as provided under Additional coverage 6.

Coverage D - Loss of use. If a loss we cover under Section I makes the part of the residence premises where you live unfit to live in, we pay the necessary increase in your living costs, so that your household can keep up its normal standard of living. We pay for the shortest time needed to

repair or replace the damage or, if you move for good, for your household to settle somewhere else. If the loss makes a part of the residence premises that you rent out unfit to live in, we pay its fair rental value, less any expenses that stop while it cannot be lived in. If a civil authority forbids you to use the residence premises because a peril we insure against has directly damaged a neighboring property, we pay these amounts for up to two weeks. The Coverage D limit is the most we pay for everything in this coverage combined.

SECTION I - ADDITIONAL COVERAGES

The coverages below are in addition to Coverages A to D. Unless a coverage says otherwise, the Section I deductible applies to it, it is subject to the exclusions and conditions of Section I, and it does not increase the limit of liability that applies to the damaged property.

1. Debris removal. We pay your reasonable cost to remove the debris of covered property after a loss caused by a peril we insure against. This cost is part of the limit that applies to the damaged property. If the damage and the debris removal together come to more than that limit, a further 5% of the limit is available for debris removal.

2. Reasonable repairs. If a peril we insure against damages covered property, we pay the reasonable cost of the measures you have to take just to protect the property from further damage, such as boarding up a window or putting a tarp over an opening.

3. Trees, shrubs and other plants. We cover trees, shrubs, plants and lawns on the residence premises for loss caused by fire, lightning, explosion, riot, civil commotion, aircraft, a vehicle not owned or driven by someone who lives on the residence premises, vandalism, malicious mischief or theft. We pay up to 5% of the Coverage A limit for all of them together, and no more than $500 for any one tree, shrub or plant. This coverage is additional insurance.

4. Fire department service charge. We pay up to $500 for charges you have agreed by contract to pay when a fire department is called to save or protect covered property from a peril we insure against. This coverage is additional insurance and no deductible applies to it.

5. Property removed. Covered property that is moved from a place endangered by a peril we insure against is covered for direct loss from any cause while it is being moved and for up to 30 days while it is away.

6. Credit card, fund transfer card, forgery and counterfeit money. We pay up to $500 for: what an insured legally owes because a credit card issued to the insured was stolen or used without permission; loss to an insured from the theft or unauthorized use of a debit card or other fund transfer card; loss from the forgery or alteration of a check; and loss from accepting counterfeit United States or Canadian paper currency in good faith. We do not cover use of a card by a person who lives in your household or whom an insured has entrusted with the card, or loss that arises from a business or from the dishonesty of an insured. No deductible applies.

7. Loss assessment. We pay up to $1,000 for your share of a loss assessment that an association of property owners charges you, during the policy period, as the owner of the residence premises, when the assessment is made because of direct loss to property owned in common by the members and caused by a peril we insure against under Coverage A. The $1,000 is the most we pay for any one loss, however many assessments follow from it.

8. Collapse. Collapse means that a building or a part of a building suddenly falls down or caves in, so that it cannot be used for its intended purpose. A building that is only in danger of falling, or that is still standing though it shows cracking, bulging, sagging, leaning or settling, has not collapsed. We cover direct physical loss to covered property involving collapse only if the collapse was caused by: a peril listed under Coverage C; hidden decay, or hidden insect or vermin damage, that no insured knew of before the collapse; the weight of contents, equipment, animals or people; or the weight of rain that collects on a roof.

9. Glass or safety glazing material. We cover the breakage of glass or safety glazing material that is part of a covered building, storm door or storm window, and direct damage to covered property done by the broken pieces. We do not cover this loss if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being built is not considered vacant.

10. Ordinance or law. You may use up to 10% of the Coverage A limit for the increased cost you incur because an ordinance or law is enforced that regulates the construction, demolition, remodeling or repair of the part of a covered building damaged by a peril we insure against, or that requires the undamaged part to be torn down and rebuilt because of that damage. We do not cover the loss in value of a building caused by the requirements of a law. This coverage is additional insurance.

SECTION I - PERILS WE INSURE AGAINST

Coverage A - Dwelling and Coverage B - Other structures. We cover direct physical loss to the property described under Coverages A and B from any cause, unless the loss is listed below under Losses we do not cover or is excluded under Section I - Exclusions.

Coverage C - Personal property. We cover direct physical loss to the property described under Coverage C only when it is caused by one of the perils listed here, and only if the loss is not listed below under Losses we do not cover or excluded under Section I - Exclusions.

- Fire or lightning.
- Windstorm or hail. This does not include loss to property inside a building caused by rain, snow, sleet, sand or dust, unless the direct force of wind or hail first damages the building and makes an opening in a roof or wall through which it gets in.
- Explosion.
- Riot or civil commotion.
- Aircraft, including self-propelled missiles and spacecraft.
- Vehicles.
- Smoke, meaning sudden and accidental damage from smoke, including soot or fumes released when a furnace, boiler or similar equipment malfunctions.
- Vandalism or malicious mischief.
- Theft, including attempted theft. Property that is gone from a known place is treated as stolen when the circumstances make it likely that someone took it. Theft does not include mysterious disappearance, that is, the loss of property from a known place when it is likely that the property was simply lost or misplaced. Nor does it include theft committed by an insured; theft from a part of the residence premises that an insured rents to someone who is not an insured; or theft of property at any other residence owned by, rented to or occupied by an insured, unless an insured is living there for a time.
- Falling objects. This does not include loss to property inside a building unless the falling object first damages the roof or an outside wall.
- Weight of ice, snow or sleet that damages property inside a building.
- Accidental discharge or overflow of water or steam from within a plumbing, heating, air-conditioning or fire-protective sprinkler system or a household appliance. This does not include loss to the system or appliance the water or steam came from. A sump, a sump pump and its related equipment, and a roof drain, gutter or downspout are not plumbing systems or household appliances.
- Sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air-conditioning or fire-protective sprinkler system, or an appliance for heating water.
- Freezing of a plumbing, heating, air-conditioning or fire-protective sprinkler system or of a household appliance, within the terms set out under Losses we do not cover.
- Sudden and accidental damage from artificially generated electrical current.

- Volcanic eruption, other than loss caused by earthquake, land shock waves or tremors.

Losses we do not cover. Under Coverages A, B and C we do not cover loss caused by any of the following.

- Collapse, other than as provided under Additional coverage 8.
- Freezing, thawing, or the pressure or weight of water or ice, whether or not driven by wind, to a fence, pavement, patio, swimming pool, foundation, retaining wall, pier or dock.
- Freezing of a plumbing, heating, air-conditioning or sprinkler system or of a household appliance, or discharge, leakage or overflow from within the system or appliance because of freezing, while the dwelling is vacant, unoccupied or being built, unless you have used reasonable care to maintain heat in the building, or to shut off the water supply and drain the systems and appliances.
- Theft in or to a dwelling being built, or of materials and supplies meant for building it, until the dwelling is finished and occupied.
- Vandalism or malicious mischief, and any damage done on purpose in the course of it, if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being built is not considered vacant.
- Constant or repeated seepage or leakage of water or steam, or the presence of humidity, moisture or vapor, over a period of weeks, months or years.
- Mold, fungus, wet rot or dry rot, unless it is hidden within walls or ceilings or beneath floors and results from the accidental discharge or overflow of water or steam from within a plumbing, heating, air-conditioning or sprinkler system or a household appliance on the residence premises.
- Smoke from agricultural smudging or industrial operations.
- The discharge, release, seepage or escape of pollutants, unless it is itself caused by a peril listed under Coverage C.
- Wear and tear, marring, scratching and deterioration; mechanical breakdown; a defect or quality in property that causes it to damage or destroy itself; smog, rust and other corrosion.
- Settling, shrinking, bulging or expansion, and the cracking that results, of pavements, patios, foundations, walls, floors, roofs or ceilings.
- Birds, rodents, insects and other vermin; and animals owned or kept by an insured.

If a cause named in the last three items makes water escape suddenly and accidentally from a plumbing, heating, air-conditioning or sprinkler system or a household appliance, we cover the loss the water causes, including the cost of tearing out and replacing any part of a building when that is needed to repair the system or appliance. We do not cover the loss to the system or appliance itself.

SECTION I - EXCLUSIONS

We do not cover loss caused directly or indirectly by any of the following. The loss is excluded whatever other cause or event contributes to it, at the same time or in any order, and whether the event is local or widespread.

- **Ordinance or law.** The enforcement of any ordinance or law that regulates the construction, repair or demolition of a building or other structure, and any loss in value that results. Additional coverage 10 is the only exception.
- **Earth movement.** Earthquake; landslide, mudslide or mudflow; subsidence or sinkhole; and any other sinking, rising or shifting of the earth, whether it comes about naturally or through human activity. If fire or explosion follows, we cover the direct loss caused by the fire or explosion.
- **Flood and other water.** Flood, surface water, waves, tidal water, the overflow of a body of water, and spray from any of these, whether or not driven by wind; water or sewage that backs up through sewers or drains, or that overflows or is discharged from a sump, sump pump or related equipment; and water below the surface of the ground, including water that presses on, seeps or leaks through a building, sidewalk, driveway, foundation or other structure. This policy does not cover flood. Flood insurance is sold separately, and your agent can tell you how to buy it. If fire, explosion or theft follows, we cover the direct loss caused by the fire, explosion or theft.
- **Power failure.** The failure of power or another utility service, if the failure takes place away from the residence premises. If the failure leads to a loss on the residence premises from a peril we insure against, we cover the loss caused by that peril.
- **Neglect.** The failure of an insured to use all reasonable means to save and protect property at the time of a loss and afterwards.
- **War.** War, whether declared or not, civil war, insurrection, rebellion or revolution; a warlike act by a military force; and the destruction, seizure or use of property for a military purpose. The discharge of a nuclear weapon is treated as a warlike act even if it is accidental.
- **Nuclear hazard.** Nuclear reaction, radiation or radioactive contamination, however caused. We do cover direct loss by fire that results from the nuclear hazard.
- **Intentional loss.** Any loss that arises from an act an insured commits, or conspires with others to commit, with the intent to cause a loss. When this exclusion applies, no insured is entitled to coverage, including an insured who took no part in the act.
- **Governmental action.** The destruction, confiscation or seizure of property by order of a governmental or public authority.
- **Faulty work and planning.** Under Coverages A and B, faulty or inadequate planning, zoning, design, workmanship, construction, grading, materials or maintenance, of any property on or off the residence premises. If a loss that is not otherwise excluded follows, we cover that loss.

SECTION I - CONDITIONS

1. Insurable interest and limit of liability. Even when more than one person has an insurable interest in the covered property, in any one loss we will not pay an insured more than the amount of that insured's interest at the time of the loss, and we will not pay more than the limit of liability that applies.

2. Deductible. Unless this policy says otherwise, we pay only the part of a covered loss that is more than the deductible shown in the Policy summary. If two or more deductibles could apply to the same loss, only the largest applies.

3. Your duties after a loss. After a loss to covered property, you must see that the following things are done. If they are not done and we are harmed as a result, we do not have to provide coverage for the loss.

(a) Tell us or your agent promptly.

(b) Tell the police if the loss is by theft, and tell the card issuer or the bank if a credit card or fund transfer card is involved.

(c) Protect the property from further damage. Make the reasonable and necessary repairs that protect it, and keep a record of what you spend.

(d) Cooperate with us while we look into the claim.

(e) Make a list of the damaged and missing personal property that shows the quantity, description, actual cash value and amount of loss for each item, and attach the bills, receipts and other papers that support the figures.

(f) As often as we reasonably ask: show us the damaged property; give us the records and documents we ask for and let us copy them; and answer questions under oath, apart from any other insured, and sign the record of your answers.

(g) Send us your signed, sworn proof of loss within 60 days after we ask for it. The proof of loss must state, as far as you know, the time and cause of the loss, the interest that each insured and anyone else has in the

property, and any other insurance that may cover the loss. It must include repair estimates for damaged buildings and the list described in (e).

4. How we settle losses. Covered property losses are settled as follows.

(a) Personal property, carpeting, household appliances, awnings, outdoor equipment and structures that are not buildings: at actual cash value at the time of the loss, but not more than the amount needed to repair or replace them.

(b) Buildings under Coverage A or B: at replacement cost, without a deduction for depreciation. If, at the time of the loss, the amount of insurance on the damaged building is 80% or more of its full replacement cost, we pay the cost to repair or replace the damaged part, but not more than the least of: the limit of liability that applies to the building; the replacement cost of the damaged part with materials of like kind and quality; or the amount actually and necessarily spent. If the amount of insurance is less than 80% of the full replacement cost, we pay the greater of the actual cash value of the damaged part, or that share of the cost to repair or replace it which the amount of insurance on the building bears to 80% of its replacement cost.

(c) We pay no more than the actual cash value of the damage until the repair or replacement is finished. You may claim on an actual cash value basis first and then claim the difference, if you tell us within 180 days after the date of the loss that you intend to repair or replace the building.

5. Appraisal. If you and we do not agree on the amount of a loss, either of us may ask in writing for an appraisal. Each of us then chooses a competent and impartial appraiser within 20 days after receiving the request, and the two appraisers choose an umpire. If they cannot agree on one within 15 days, you or we may ask a judge of a court of record to choose the umpire. The appraisers each set the amount of the loss. If they do not agree, they submit their differences to the umpire, and a decision agreed to by any two of the three sets the amount. Each of us pays the appraiser we chose, and we share the other costs equally. An appraisal decides only the amount of a loss. It does not decide whether the loss is covered.

6. Other insurance. If a loss covered by this policy is also covered by other insurance, we pay only our share, which is the proportion that the limit of liability under this policy bears to the total amount of insurance covering the loss.

7. Suit against us. You may not bring a suit against us under Section I unless you have complied with all the terms of this policy that apply to Section I, and the suit is started within one year after the date of the loss.

8. Our option. We may repair or replace any part of the damaged property with material or property of like kind and quality, if we give you written notice that we will do so within 30 days after we receive your signed, sworn proof of loss.

9. Loss payment. We settle all losses with you. We pay you, unless another person is named in this policy or is legally entitled to receive the payment. A loss becomes payable 30 days after we receive your proof of loss and one of these has happened: you and we have reached agreement; a final judgment has been entered; or an appraisal award has been filed with us.

10. Abandonment of property. We do not have to accept any property that an insured abandons to us.

11. Mortgage clause. If a mortgagee is named in the Policy summary, a loss payable under Coverage A or B is paid to the mortgagee and to you, as your interests appear. If we deny your claim, the denial does not apply to a valid claim of the mortgagee, provided the mortgagee tells us of any change in ownership or occupancy, or any substantial change in risk, that it knows about; pays any premium due on demand if you have failed to pay it; and sends us a signed, sworn proof of loss within 60 days after we notify it that you have failed to do so. If we decide to cancel this policy or not to renew it, we will notify the mortgagee at least 10 days before the cancellation or nonrenewal takes effect. If we pay the mortgagee for a loss and deny payment to you, we take over the mortgagee's rights under the mortgage to the extent of our payment.

SECTION II - LIABILITY COVERAGES

Coverage E - Personal liability. If a claim is made or a suit is brought against an insured for damages because of bodily injury or property damage caused by an occurrence that this coverage applies to, we will pay, up to our limit of liability, the damages the insured is legally obligated to pay. We will also provide a defense at our expense with a lawyer we choose, even if the suit has no basis. We may investigate any claim or suit and settle it as we think fit. Our duty to settle or defend ends when the amount we have paid in judgments or settlements for the occurrence equals our limit of liability.

Coverage F - Medical payments to others. We pay the necessary medical expenses that are incurred within three years after an accident that causes bodily injury, whether or not anyone was at fault. Medical expenses are reasonable charges for medical, surgical, x-ray and dental care, ambulance, hospital and nursing services, prosthetic devices and funeral services. This coverage is for other people. It does not apply to you or to anyone who regularly lives in your household, other than a residence employee. It applies to a person who is on an insured location with the permission of an insured, and to a person away from an insured location if the bodily injury arises from a condition on the insured location, is caused by something an insured or a residence employee does, or is caused by an animal that an insured owns or is looking after.

SECTION II - EXCLUSIONS

1. Coverage E and Coverage F do not apply to bodily injury or property damage:

- that an insured expects or intends, even if the injury or damage turns out to be of a different kind or degree than expected. This does not apply to bodily injury that results from the use of reasonable force to protect people or property;
- that arises from a business an insured is engaged in, or from the rental of any part of any premises by an insured;
- that arises from providing or failing to provide professional services;
- that arises from premises that an insured owns, rents or rents out to others and that are not an insured location;
- that arises from the ownership, maintenance or use of a motor vehicle, an aircraft, or a watercraft with engine power of more than 50 horsepower or a length of 26 feet or more. This does not apply to a vehicle not subject to registration that is used to service an insured's residence or to assist a person with a disability, or to a model or hobby aircraft not built to carry people or cargo;
- that is caused directly or indirectly by war, as described in the war exclusion of Section I;
- that arises from sexual molestation, corporal punishment, or physical or mental abuse; or
- that arises from the use, sale, manufacture or possession of a controlled substance, other than the legitimate use of prescription drugs as a licensed physician directs.

2. Coverage E does not apply to:

- liability for a loss assessment charged against you as a member of an association of property owners;
- liability an insured takes on under a contract or agreement, other than a written contract that relates directly to the ownership, maintenance or use of an insured location;
- property damage to property an insured owns;
- property damage to property that is rented to, occupied by, used by or in the care of an insured, unless it is caused by fire, smoke or explosion;
- bodily injury to a person who is eligible to receive benefits that an insured provides, or is required to provide, under a workers'

compensation or disability law; or
- bodily injury to you or to any other insured.

3. Coverage F does not apply to bodily injury:

- to a residence employee, if the injury happens away from the insured location and does not arise out of the employee's work for an insured;
- to a person who is eligible to receive benefits under a workers' compensation or disability law; or
- to a person, other than a residence employee, who regularly lives on any part of the insured location.

SECTION II - ADDITIONAL COVERAGES

We pay the following in addition to the limits of liability.

1. Claim expenses. We pay the expenses we incur and the costs charged against an insured in a suit we defend; reasonable expenses an insured incurs at our request, including actual loss of earnings of up to $250 a day, for helping us investigate or defend a claim or suit; and interest on a judgment that builds up after the judgment is entered and before we pay the part of it that is within our limit of liability.

2. First aid expenses. We pay the expenses an insured incurs for first aid to others at the time of bodily injury covered by this policy.

3. Damage to property of others. We pay, at replacement cost, up to $1,000 for each occurrence for property damage to property of others caused by an insured. We do not pay for property damage caused on purpose by an insured who is 13 or older; to property owned by an insured or by a person who lives in your household; or that arises from a business or from the ownership, maintenance or use of an aircraft, watercraft or motor vehicle.

SECTION II - CONDITIONS

1. Limit of liability. The Coverage E limit shown in the Policy summary is the most we pay for all damages that result from any one occurrence, whatever the number of insureds, claims made or people injured. The Coverage F limit is the most we pay for all medical expenses for bodily injury to one person as the result of one accident.

2. Separate insurance. This insurance applies separately to each insured. That does not increase our limit of liability for any one occurrence.

3. Duties after an occurrence. When an accident or occurrence happens, you or another insured must give written notice to us or your agent as soon as practical, saying what is known of the time, place and circumstances and giving the names and addresses of claimants and witnesses; send us promptly every notice, demand, summons or other legal paper that has to do with it; and, when we ask, help us to make a settlement, to conduct suits and to secure evidence and witnesses.

4. Duties of an injured person - Coverage F. The injured person, or someone acting for the injured person, must give us written proof of the claim as soon as practical, authorize us to obtain copies of medical reports and records, and agree to be examined by a doctor we choose as often as we reasonably require.

5. Suit against us. No one may bring a suit against us under Section II unless the terms of this policy have been complied with. No suit may be brought against us under Coverage E until the insured's obligation has been settled by a final judgment or by an agreement that we have signed.

6. Other insurance - Coverage E. This insurance is excess over any other valid and collectible insurance, except insurance written specifically to apply in excess of the limits of this policy.

CONDITIONS THAT APPLY TO SECTIONS I AND II

1. Policy period. This policy applies only to loss under Section I, and to bodily injury or property damage under Section II, that happens during the policy period shown in the Policy summary.

2. Concealment or fraud. We do not provide coverage to an insured who, before or after a loss, has intentionally concealed or misrepresented a material fact or circumstance, has engaged in fraudulent conduct, or has made false statements, in connection with this insurance.

3. Waiver or change of policy terms. A term of this policy can be waived or changed only in writing by us. Our asking for an appraisal or an examination does not waive any of our rights.

4. Cancellation. You may cancel this policy at any time by returning it to us or by telling us in writing the date on which the cancellation is to take effect. We may cancel only for the reasons below, by notifying you in writing of the date the cancellation takes effect. We may deliver the notice to you or mail it to you at the mailing address we have on record, and proof of mailing is sufficient proof of notice.

(a) If you have not paid the premium, we may cancel at any time by notifying you at least 10 days before the cancellation takes effect.

(b) If this policy has been in effect for less than 60 days and is not a renewal, we may cancel for any reason by notifying you at least 30 days before the cancellation takes effect.

(c) If this policy has been in effect for 60 days or more, or is a renewal, we may cancel if there has been a material misrepresentation of fact that would have led us not to issue the policy had we known of it, or if the risk has changed substantially since the policy was issued. We do so by notifying you at least 30 days before the cancellation takes effect.

When this policy is cancelled, the premium for the time from the date of cancellation to the expiration date is refunded pro rata.

5. Nonrenewal. We may decide not to renew this policy. If so, we will deliver to you, or mail to you at the mailing address we have on record, written notice at least 30 days before the expiration date.

6. Assignment. You may not assign this policy to anyone else unless we agree to it in writing.

7. Subrogation. Before a loss, an insured may give up in writing all rights to recover from any person. If those rights have not been given up, we may require the insured to assign to us the rights of recovery for a loss, to the extent of what we have paid.

8. Death. If a person named in the Policy summary dies, we insure the legal representative of that person, but only for the premises and property of that person that this policy covered at the time of death.

9. Mutual membership. While this policy is in force you are a member of Harborline Mutual Insurance and may vote, in person or by proxy, at meetings of the members. The annual meeting is held at our home office in Columbus, Ohio, on the second Tuesday of March at 10:00 a.m. This policy is non-assessable: you are not liable for any amount beyond the premium.

We have had this policy signed by our president and our secretary. It is not valid unless a Policy summary issued by us is attached.

R. Achterberg President *T. Wenlock* Secretary

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

Form HL-HO 312 (01-24)

This endorsement changes your policy. Please read it carefully and keep it with your policy.

Schedule	This policy
Policy number	HO-7719024-06
Coverage A limit of liability	$412,000
Windstorm or hail deductible, as a percentage	1%
Windstorm or hail deductible, in dollars	$4,120

WHAT THIS ENDORSEMENT DOES

Your policy has two Section I deductibles. One applies to loss caused by windstorm or hail and is set by this endorsement. The other is shown in the Policy summary and applies to loss caused by every other peril we insure against.

HOW THE DEDUCTIBLE IS WORKED OUT

The windstorm or hail deductible is a percentage of the Coverage A limit of liability. It is not a percentage of the loss. We multiply the Coverage A limit in force at the time of the loss by the percentage shown in the schedule. On this policy that is 1% of $412,000, or $4,120. If the Coverage A limit is changed during the policy period, the dollar amount of this deductible changes with it from the date the change takes effect.

WHEN IT APPLIES

The windstorm or hail deductible applies to the total of all loss payable under Section I, under Coverages A, B, C and D and the Additional coverages together, that is caused directly or indirectly by windstorm or hail in one event. Windstorm includes tornado and straight-line wind, with or without rain. All windstorm or hail damage that takes place within a period of 72 hours is treated as one event.

For such a loss, the windstorm or hail deductible applies instead of the $1,000.00 deductible shown in the Policy summary. It is not added to it. We subtract one deductible from the loss, never both, and no other deductible in this policy applies to loss caused by windstorm or hail.

If the same event causes loss by windstorm or hail and also loss by another peril we insure against, such as a fire started by lightning in the same storm, only the windstorm or hail deductible applies to that event.

TWO EXAMPLES

A hailstorm damages the siding and gutters of the dwelling and dents a detached shed. The covered loss comes to $15,000. We subtract $4,120 and pay $10,880.

A windstorm brings a limb down on a fence. The covered loss comes to $2,900. That is less than the windstorm or hail deductible, so no payment is due.

This endorsement changes only the deductible. All other terms of the policy stay the same.

WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW

Form HL-HO 495 (03-23)

This endorsement changes your policy. Please read it carefully and keep it with your policy.

Schedule	This policy
Policy number	HO-7719024-06
Limit of liability for this coverage	$10,000 for any one loss
Deductible	$1,000.00 for each loss
Premium	Included in the annual premium

COVERAGE

We pay up to the limit shown in the schedule for sudden and accidental direct physical loss to property covered under Section I that is caused by water, or by material carried in the water, which backs up through sewers or drains, or which overflows or is discharged from a sump, sump pump or related equipment. We cover the overflow or discharge even when it results from the mechanical breakdown of the pump or from a power failure, on or off the residence premises.

LIMIT AND DEDUCTIBLE

The limit in the schedule is the most we pay for any one loss covered by this endorsement, under Coverages A, B, C and D combined. It includes the cost of removing the water and the debris, and of cleaning and drying out the property. It is part of the limits of liability for Coverages A, B, C and D, not in addition to them.

The Section I deductible that applies to perils other than windstorm or hail, $1,000.00, applies to each loss under this endorsement. We subtract it from the amount of the covered loss and then apply the limit. The windstorm or hail deductible does not apply to this coverage.

WHAT THIS ENDORSEMENT DOES NOT COVER

- Loss to the sump pump or its related equipment that is caused by mechanical breakdown.
- Loss caused by flood, surface water, waves, tidal water or the overflow of a body of water, even if that water comes in through a sewer or drain or is more than a sump can handle. This policy does not cover flood.
- Loss caused by water below the surface of the ground that presses on, seeps or leaks through a foundation, wall or floor, other than water that a sump collects and that then overflows or is discharged from the sump.
- Loss that results from a failure to do what is reasonable to keep the sump pump and the drains on the residence premises in working order.

CHANGE TO THE EXCLUSIONS

The part of the Flood and other water exclusion in Section I that deals with water or sewage that backs up through sewers or drains, or that overflows or is discharged from a sump, sump pump or related equipment, does not apply to the coverage this endorsement provides. The rest of that exclusion is unchanged.

AFTER A BACK-UP OR OVERFLOW

Your duties after a loss apply. The reasonable cost of the measures you take to keep the damage from growing counts toward the limit in the schedule. All other terms of the policy stay the same.

SPECIAL PROVISIONS - OHIO

Form HL-HO 136 OH (07-25)

This endorsement changes your policy so that it meets the requirements that apply to homeowners insurance in Ohio. Where it differs from the policy form, this endorsement controls. The numbers below are those of the paragraphs they change.

SECTION I - EXCLUSIONS

Intentional loss is replaced by the following. We do not cover a loss that arises from an act an insured commits, or conspires with others to commit, with the intent to cause a loss. An insured who took no part in the act and did not know of it beforehand may still recover for his or her own interest in the property, up to the limit of liability, if the loss arose from an act of domestic violence against that insured, and that insured reports the act to a law enforcement agency and cooperates in any investigation of the loss. We may then recover what we pay from the insured who caused the loss.

SECTION I - CONDITIONS

4. How we settle losses. The following is added. When we repair or replace part of a building and the new materials do not reasonably match the adjoining undamaged materials in quality, color or size, we will replace as much of the adjoining area as is needed to give a reasonably uniform appearance.

5. Appraisal. The following is added. Each of us pays our own lawyers and expert witnesses.

9. Loss payment. The last sentence is replaced by the following. We will tell you in writing whether we accept or deny your claim within 21 days after we receive a properly completed proof of loss. If we need more time to look into the claim, we will tell you why within those 21 days and will write to you again at least every 45 days until we decide. Once we have accepted a claim and the amount is agreed, set by a final judgment or set by an appraisal award filed with us, we will pay within 10 days.

SECTION II - EXCLUSIONS

1. Coverage E and Coverage F. The following is added. Coverages E and F do not apply to bodily injury or property damage that arises from child care or adult day care that an insured regularly provides for pay, at an insured location, to people who are not insureds.

2. Coverage E. The following is added. Coverage E does not pay punitive or exemplary damages, fines or penalties.

CONDITIONS THAT APPLY TO SECTIONS I AND II

2. Concealment or fraud. The following is added. Ohio law makes it a crime to give an insurer an application or a claim containing a statement that the person knows to be false or deceptive, with the intent to defraud.

4. Cancellation. The following is added. Our notice of cancellation will state the reason for it. The notice periods in paragraphs (a), (b) and (c) are not changed.

5. Nonrenewal. The following is added. Our notice of nonrenewal will state the reason for it.

7. Subrogation. The following is added. We are entitled to recover from another party only after you have been fully compensated for your loss.

ADDED CONDITIONS

10. Conformity with Ohio law. Any term of this policy that conflicts with the laws of Ohio is changed to conform to those laws.

11. Mine subsidence. This policy does not cover loss caused by the collapse of an underground mine or by the movement of the ground above one. That coverage is provided only by a mine subsidence endorsement, where one is available, and only if the endorsement is listed in the Policy summary.

12. Questions and complaints. If you have a question about this policy or are not satisfied with how a claim or a request has been handled, call your agent or call us at (800) 555-0142. If we cannot resolve the matter, you may contact the consumer services division of the state department of insurance.

All other terms of the policy stay the same.

PRIVACY NOTICE

Form HL-PN 01 (01-26)

We send this notice when a policy is issued and at each renewal. It explains what personal information Harborline Mutual Insurance collects about you, how we use and protect it, and what you can do about it. It is a notice only. It is not part of the insurance contract and it does not change your coverage.

WHAT WE COLLECT

We collect only the information we need to quote, issue and service your policy and to handle claims.

- From you and your agent: your name, address, date of birth, phone number and e-mail address, the names of the people in your household, and facts about the property you ask us to insure.
- From your dealings with us: the coverages you have chosen, your premium and payment record, and the details of any claim made under your policy.
- From others: reports from consumer reporting agencies, including credit-based insurance scores where the law allows them; property and loss information from inspection services and insurance support organizations; and public records.

HOW WE USE IT

We use personal information to underwrite and price your policy, to bill and collect the premium, to investigate and settle claims, to prevent and detect fraud, to meet our legal and regulatory duties, and to improve our service.

WHO WE SHARE IT WITH

We do not sell your personal information, and we do not share it with other companies so that they can market their products to you. We share it only as the law permits and only as far as is needed, with:

- your agent;
- your mortgagee and any other party named in your policy;
- adjusters, appraisers, contractors, lawyers and other firms that help us handle a claim or run our business. They must keep the information confidential and use it only for the work we give them;
- reinsurers and auditors;
- insurance support organizations and other insurers, to report claims and to detect and prevent fraud; and
- regulators, courts and law enforcement agencies, when the law requires it.

HOW WE PROTECT IT

Access to your personal information is limited to the employees and agents who need it to do their work. We keep physical, electronic and procedural safeguards, and we train our staff in how to handle personal information. We keep records only as long as our business or the law requires and then destroy them securely.

YOUR RIGHTS

You may ask us in writing what personal information we hold about you, and you may see and copy it. You may ask us to correct, amend or delete anything you believe is wrong. We will answer within 30 business days. If we do not agree to a change, you may send us a short statement of what you dispute and why. We will keep the statement with your file.

HOW TO REACH US

Write to the Privacy Office, Harborline Mutual Insurance, PO Box 4410, Columbus, OH 43216, call (800) 555-0142, or go to harborline.example/privacy. Please give your name, your address and your policy number.

CHANGES TO THIS NOTICE

We may change our privacy practices. If a change affects how we share your personal information, we will send you a new notice before the change takes effect.

WHAT TO DO AFTER A LOSS

Form HL-CL 02 (01-24)

This page is a guide to the first hours and days after damage or a theft at your home. It is a summary only. It is not part of the insurance contract and it does not add to or change your coverage. The policy form and its endorsements say what is covered.

To report a claim	Contact
Claims, 24 hours a day	(800) 555-0142
Online	harborline.example/claims
Your agent, Denise Trumbull	(614) 555-0148

FIRST, MAKE THINGS SAFE

Get everyone out of danger. Call 911 for a fire, a break-in or an injury. If you smell gas, leave the house and call the gas company from outside. Do not go back into a damaged building until the fire department or the utility says it is safe. If a pipe or an appliance is leaking, shut off the water at the main valve, and switch off the electricity to wet areas at the breaker panel if you can reach it safely.

STOP THE DAMAGE FROM GETTING WORSE

Your policy asks you to protect the property from further damage, and it pays the reasonable cost of doing so. Cover broken windows and other openings with boards, plastic sheeting or a tarp. Move undamaged belongings to a dry room. Mop up or pump out standing water and run fans. Make temporary repairs only, and do not start permanent repairs until an adjuster has seen the damage or has told you to go ahead. Keep every receipt.

REPORT IT

Call us or your agent as soon as you can. Have your policy number ready, with the date and time of the loss, what happened, and a phone number where we can reach you. Report a theft or vandalism to the police and ask for the report number. If bank cards or checks were taken, tell the card issuers and the bank at once.

KEEP THE EVIDENCE

Take photographs or video of the damage before you move or clean anything. Do not throw damaged items away until the adjuster has seen them, unless they are a health hazard, and photograph those before they go. Start a list of what was damaged or taken, with a description of each item, about when and where you got it, and what it cost. Gather receipts, statements, manuals and photographs that support the list.

IF YOU CANNOT STAY IN YOUR HOME

Keep the receipts for a hotel, meals, laundry and other extra costs. Loss of use coverage pays the increase over your normal living costs, not the whole of them.

WHAT HAPPENS NEXT

An adjuster will call you, usually within one business day, will arrange to inspect the damage, and will explain the coverage and the deductible that apply. A separate deductible applies to wind and hail damage. We may ask you for a signed, sworn proof of loss. If we do, it is due within 60 days after we ask for it. When a mortgagee is named on the policy, a payment for damage to the building is usually made out to you and the mortgagee together.

You choose who repairs your home. Be careful with contractors who come to the door after a storm, who want full payment before any work is done, or who ask you to sign your insurance claim over to them. Ask for a written estimate and proof of insurance before you sign anything.

IF YOU DISAGREE WITH US

Tell your adjuster first, and ask for a claims supervisor to review the file if that does not settle it. Your agent can help. If we still disagree about the amount of a loss, the Appraisal condition in Section I of the policy form describes how either of us can have the amount set by appraisers.

BEFORE ANYTHING HAPPENS

A few minutes now make a claim much easier later. Walk through your home with a camera and record each room, the closets and the garage, and keep the pictures somewhere outside the house. Keep the receipts for larger purchases. Find the main water valve and the breaker panel and make sure everyone in the household knows where they are. Keep your policy number and our claims number where you can get at them when you are away from home.