

**Safety Insurance Company
Safety Indemnity Insurance Company**

**SAFETY SELECT ENDORSEMENT
SSE 002 01 12**

For an additional premium, we will provide the following:

SECTION I - PROPERTY COVERAGES

Coverage C - Personal Property

Increased Special Limits of Liability - Coverage C

The following Special Limits of Liability under Coverage C - Personal Property have been replaced as follows:

1. \$500 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
2. \$2,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.
This limit includes the cost to research, replace or restore the information from the lost or damaged material.
3. \$2,000 on watercraft, including their trailers, furnishings, equipment and outboard engines or motors.
4. \$2,000 on trailers not used with watercraft.
5. \$2,000 for loss by theft, misplacing or losing of jewelry, watches, furs, precious and semi-precious stones.
7. \$3,500 for loss by theft, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays, and trophies made of or including silver, gold or pewter.
12. \$5,000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones and silverware, goldware, silverplated, gold-plated, and pewterware while on the premises of any bank, trust company, safe deposit company or cold storage warehouse in which the property has been placed for safekeeping.

SECTION I - ADDITIONAL COVERAGES

The following coverages are amended:

1. Debris Removal. Coverage is amended by removing the requirement that the tree(s) must damage a covered structure.
4. Fire Department Service Charge. The limit of liability is increased to \$1,000.
6. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money. The limit of liability is increased to \$2,500.

The following coverages are added:

13. Lock Replacement Coverage. We will pay up to \$500 for locks or cylinders which are replaced as a direct result of stolen keys. We and the police must be promptly notified of the theft. The locks must be replaced within 72 hours after the keys are stolen. Keys are those to buildings and structures at the "residence premises." We do not cover locks used with any vehicle, watercraft, or aircraft. Keys given to a custodian are not considered stolen. We will pay the amount spent to repair or replace the locks or cylinders with ones of like kind and quality.
This coverage is additional insurance. No deductible applies to this coverage.

14. Refrigerated Products Coverage. We will pay up to \$500 toward losses to the contents of deep freeze or refrigerator units provided that the loss occurs on the "residence premises"; is caused by power interruption or mechanical failure; and is not under the control of the "insured."

When you know about a loss to which this coverage may apply, you must use all reasonable means to protect the refrigerated products from further damage. If you do not, this coverage will not apply to the loss.

The policy deductible applies to this coverage.

15. Reward Coverage. We will pay up to \$500 to any individual or organization for information leading to the arrest and conviction of any person(s) who robs, steals, or burglarizes any covered personal property from any "insured."
16. This endorsement broadens the perils insured against in Coverage C as respects forms to HO 00 03 and HO 00 06. In providing this enhancement endorsement, we are affording additional coverage under Special Personal Property Coverage form HO 00 15 or Unit-Owners Coverage C Special Coverage form HO 17 31.

SECTION II - LIABILITY COVERAGES

Increased Section II Coverage

The limit of liability for Coverage E - Personal Liability shown on the Declarations Page is increased by \$100,000.

The limit of liability for Coverage F - Medical Payments to Others shown on the Declarations Page is increased by \$1,000.

Coverage E - Personal Liability

Under Coverage E - Personal Liability, the definition of "bodily injury" is amended to include personal injury.

"Personal Injury" means injury arising out of one or more of the following offenses:

1. False arrest, detention or imprisonment, or malicious prosecution;
2. Libel, slander or defamation of character; or
3. Invasion of privacy, wrongful eviction or wrongful entry.

Section II - Exclusions do not apply to "personal injury." "Personal injury" insurance does not apply to:

1. Liability assumed by the "insured" under any contract or agreement except any indemnity obligation assumed by the "insured" under a written contract directly relating to the ownership, maintenance or use of the premises;
2. Injury caused by a violation of a penal law or ordinance committed by or with the knowledge or consent of an "insured";
3. Injury sustained by any person as a result of an offense directly or indirectly related to the employment of this person by the "insured";
4. Injury arising out of or in connection with a "business" engaged in by an "insured." This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business";
5. Civic or public activities performed for pay by an "insured"; or
6. Injury to you or an "insured" within the meaning of part a. or b. of "insured" as defined.

SECTION II - EXCLUSIONS

g. Outboard Motor Extension of Coverage

Under Section II - Exclusions, the description of watercraft to which the exclusion does not apply is deleted and replaced by the following:

Excluded watercraft are those that are principally designed to be propelled by engine power or electric motor, or are sailing vessels, whether owned by or rented to an "insured." This exclusion does not apply to watercraft:

- (1) That are not sailing vessels and are powered by:
 - (a) Inboard or inboard-outdrive engine or motor power of 50 horsepower or less not owned by an "insured";
 - (b) Inboard or inboard-outdrive engine or motor power of more than 50 horsepower not owned by or rented to an "insured";
 - (c) One or more outboard engines or motors with 50 total horsepower or less;
 - (d) One or more outboard engines or motors with more than 50 total horsepower if the outboard engine or motor is not owned by an "insured";
 - (e) Outboard engines or motors of more than 50 total horsepower owned by an "insured" if:
 - (i) You acquire them prior to the policy period; and
 - (a) You declare them at policy inception; or
 - (b) Your intention to insure is reported to us in writing within 45 days after you acquire the outboard engines or motors.
 - (ii) You acquire them during the policy period.
- (2) That are sailing vessels, with or without auxiliary power:
 - (a) Less than 26 feet in overall length;
 - (b) 26 feet or more in overall length not owned by or rented to an "insured";
- (3) That are stored.

SECTION II - ADDITIONAL COVERAGES

The following coverages are amended:

Claim Expenses. Under c. the amount of expenses we will pay is increased to \$100 per day.

All other provisions of this policy apply.