

AMERICAN RELIABLE INSURANCE COMPANY ENHANCEMENT COVERAGE

In consideration of the additional premium at which this policy was written, **your** policy is changed as follows:

The section titled, "**Personal Effects Items Subject To Limited Coverage**" is deleted and replaced with the following:

The special limit for each following numbered category is the total limit for each occurrence for all property in that numbered category.

1. \$1,000 on bullion, gold, goldware, silver, silverware, platinum, and other precious metals.
2. \$750 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets, books, manuscripts, tickets, photographs, and stamps, cards and comic book collections.
3. \$750 on jewelry, watches, furs, precious and semi-precious stones.
4. \$750 on arts and antiques.
5. \$1,250 on tools and tool boxes.
6. \$750 on golf equipment.
7. \$750 on cameras and camera equipment, including video camera recorders and their equipment.
8. \$750 on books, manuscripts, tickets, photographs, and stamps, cards and comic book collections.
9. \$750 on computer equipment, including its software.
10. \$750 on musical instruments.
11. \$1,250 on guns and their accessories.

We will pay for loss to these special items only when caused by fire, lightning, windstorm, robbery, burglary, or theft. **We** will also provide coverage to these items caused by earthquake and flood when these perils are covered for your mobile home.

Under the section titled, "**YOUR ADDITIONAL COVERAGES**", the following subsections are amended:

Comprehensive Additional Living Expense Coverage □ The Comprehensive Additional Living Expense of 10% is increased to 20%. However, if you have purchased an additional limit above the limit in the policy, you will receive an additional 10% coverage limit over and above the policy limit and the additional limit you purchased.

Debris Removal Coverage □ The limit of \$250 is hereby increased to \$500.

Emergency Removal Service Coverage □ The maximum limit of \$500 is hereby increased to \$750.

Fire Department Service Coverage □ The Fire Department Service Charge limit of \$250 is increased to \$500. However, if you have purchased an additional limit above the limit in the policy, you will receive an additional \$250 coverage limit over and above the policy limit and the additional limit you purchased.

Radio and Television Antenna Coverage □ The Fire Department Service Charge limit of \$100 is increased to \$250. However, if you have purchased an additional limit above the limit in the policy, you will receive an additional \$150 coverage limit over and above the policy limit and the additional limit you purchased.

Trees, Shrubs, Plants, and Lawn Coverage □ The maximum limit of \$50 per plant is hereby increased to \$100 per plant, the maximum of \$100 for the lawn or one tree is hereby increased to \$200 and the maximum combined payment of \$200 for each occurrence is hereby increased to \$300.

Tie Downs □ The limit of \$250 is hereby increased to \$500.

Under **Claims Expenses**, **we** will pay up to \$100 a day for actual loss of earnings.

Under the section titled, "**Damage To Property Of Others**", the limit is increased from \$250 to \$750 per accident.

All other terms and conditions of this policy remain unchanged.