Ohio Homeowner, Dwelling Fire and Rec Vehicle (RV) Endorsements Revised for Clarity & Improved Coverages

Several revisions have been made to the Homeowner, Dwelling Fire and RV endorsements that include verbiage and coverage clarification, coverage modifications, and a premium change for a specific form. We believe these changes provide better clarity of coverages within these policies as well as improve some of the coverages for our mutual customers.

Changes take effect Dec. 1, 2016, and a "Notice to Policyholders" will be included in the policy renewals beginning on that date to clarify the changes to their Homeowner, Dwelling Fire or RV policy.

Revisions for each of the forms impacted are listed below:

OH RV

95196, Additional Boat-Owner Benefits — BT/SV (03-08 to 12-16):

- To improve our product offering, Towing and Labor limit increased from $100 to a maximum of $500. The premium is being revised from $5 to $15.

OH HP

95197, Additional Boat Owner Benefits — HO (03-08 to 12-16):

- To improve our product offering, Towing and Labor limit increased from $100 to a maximum of $500. The premium is being revised from $5 to $15.

03584, Amendatory Endorsement — Ultra Home Guardian, HO-0009 — Ohio (12-15 to 12-16):

- The Personal Injury provision has been revised as stated below:
  - o Personal Injury definition revised to clearly define the intent of the coverage provided and to state covered offenses must occur during the policy period.
  - o Updated to include written and verbal forms of slander, libel, and violations of privacy rights.
  - o Additional personal injury circumstances were added to the Exclusion section.
  - o The definition of Fungi is added to this endorsement and applies to all sections of the Personal Injury provision.
  - o The Loss Assessment provision has been added. The Limit of Liability for this coverage is now $1,000.

97274, Safe or Vault Credit — Coins, Stamps, Jewelry (01-98 to 12-16):

- Revised to clearly state that the scheduled coins, stamps and jewelry within the Declaration must be in a bank or security institution to be eligible for coverage and the premium discount.

ML-452, Other Structures Exclusion Endorsement — Homeowners (09-95 to 12-16):

- Title updated for consistency between the Homeowners and Dwelling Fire programs.
- In addition to Coverage B – Other Structures, the excluded coverage for outbuildings listed within the endorsement

will now be expanded to all coverage sections: C — Personal Property and D — Loss of Use, Coverage E — Personal Liability and F — Medical Payments to Others.

HO-2482, Personal Injury Coverage (12-05 to 12-16), **00483, Extra Protection — Ohio** (12-15 to 12-16) and **97265 Unit-Owners Protection Plus – Ohio** (12-15 to 12-16)

• The Personal Injury provision has been revised as stated below:

o Updated to include written and verbal forms of slander, libel and violations of privacy rights.

o Definition of Fungi is added to these endorsements and applies to all sections of the Personal Injury provision.

o Loss Assessment provision has been added. The Limit of Liability for this coverage is now $1,000.

DP-452, Other Structures Exclusion Endorsement — Dwelling Fire (09-94 to 12-16):

• Title of the form updated for consistency between the Homeowners and Dwelling Fire programs.

• Specific excluded outbuildings listed within the endorsement will now be excluded from all Property Coverages as afforded under Coverage B — Other Structures as well as all Liability Coverages.

If you have any questions or need further clarification on any of the above changes, please don’t hesitate to contact your Underwriter or PL Field Manager.

Thanks for your continued support of Frankenmuth Insurance.