

POWER FLUCTUATION COVERAGE- RESIDENTIAL ENDORSEMENT

Insuring Agreement:

If the "Declaration Page" shows that Power Fluctuation Coverage - Residential Endorsement applies, "You" are insured against direct physical loss or damage resulting from "Power Fluctuation" to the "Contents" of "your" "Dwelling" or "Detached Private Structure(s)" insured under SECTION I-PROPERTY COVERAGE of this policy. "You" are insured for an amount up to \$2,500 or the amount shown on the policy "Declaration Page".

Definitions:

For the purposes of this endorsement:

"Power Fluctuation" means a sudden rise or fall of electrical power.

"Contents" means personal property, electrical devices (including fixtures & fittings attached to a building), equipment and appliances insured by this policy.

Exclusions:

"We" do not insure loss or damage:

1. To only one item, one piece of equipment or one appliance, but this exclusion does not apply if:
 - a) the item, equipment or appliance was protected by a "Power Fluctuation" protection device which was also damaged or destroyed; or
 - b) there was a known "Power Fluctuation" in "your" area.
2. To "Contents" undergoing any process or while being worked on, where the damage results from such process or work; or
3. To the item, equipment or appliance that generated the "Power Fluctuation", but resulting damage to other items, equipment, or appliances is insured.

All other terms, definitions, exclusions, and conditions of the policy to which this endorsement is attached apply and remain unchanged.