

NOTE TO KENSICO CEMETERY LOT OWNERS

IF YOU SHOULD EXPERIENCE A LOSS OF GRAVE MARKERS CAUSED BY VANDALISM, YOUR HOMEOWNERS OR TENANTS POLICY MAY PROVIDE UP TO \$1,000 FOR THE REPAIR. PLEASE CHECK YOUR POLICY COVERAGE AND IF YOU SHOULD HAVE A CLAIM FOR DAMAGE, REPORT THE LOSS TO YOUR AGENT OR CARRIER AND FOLLOW UP WITH THE REPAIR BILL

SEE SECTION OF SAMPLE POLICY ATTACHED UNDER “SPECIAL LIMITS OF LIABILITY.”

SAMPLE HOMEOWNERS OR TENANTS POLICY

SECTION I - PROPERTY COVERAGES

COVERAGE A - Dwelling

We cover:

1. the dwelling on the residence premises shown in the Declarations, including structures attached to the dwelling: and
2. materials and supplies located on or next to the residence premises used to construct, alter or repair the dwelling or other structures on the residence premises.

This coverage does not apply to land, including land on which the dwelling is located.

COVERAGE B - Other Structures

We cover other structures on the residence premises set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.

This coverage does not apply to land, including land on which the other structures are located.

We do not cover other structures:

1. used in whole or in part for business; or
2. rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage.

The limit of liability for this coverage will not be more than 10% of the limit of liability that applies to Coverage A. Use of this coverage does not reduce the Coverage A limit of liability.

COVERAGE C- Personal Property

We cover personal property owned or used by an insured while it is anywhere in the world. At your request, we will cover personal property owned by:

1. others while the property is on the part of the residence premises occupied by an Insured:
2. a guest or a residence employee, while the property is in any residence occupied by an insured.

Our limit of liability for personal property usually located at an Insured's residence, other than the residence premises, is 10% of the limit of liability for Coverage C, or \$1000, whichever is greater. Personal property in a newly acquired principal residence is not subject to this limitation for the 30 days from the time you begin to move the property there.

Special Limits of Liability. These limits do not increase the Coverage C limit of liability. The special limit for each numbered category below is the total limit for each loss for all property in that category.

1. \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals
2. \$1000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps.
3. \$1000 on watercraft, including their trailers, furnishings, equipment and outboard motors.
4. \$1000 on trailers not used with watercraft.
5. \$1000 on grave markers.
6. \$1000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones.
7. \$2000 for loss by theft of firearms.
8. \$2500 for loss by theft 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.
9. \$2500 on property, on the residence premises, used at any time or in any manner for any business purpose.
10. \$250 on property away from the residence premises, used at any time or in any manner for any business purpose.