

### III. PROPERTY COVERED (continued)

#### COVERAGE B – PERSONAL PROPERTY (continued)

**Tenants.** Paragraph 4. states that, if the insured is a tenant and has personal property coverage (Coverage B), the coverage extends to the insured's cooking stove, range, and refrigerator when tenant ownership can be (is) substantiated. Also, improvements made or acquired solely at the insured's expense are covered for up to 10 percent of the limit of liability for personal property. The 10 percent limit of liability for improvements does not include cooking stoves, ranges, or refrigerators.

**Special Limits.** A total of \$2,500 is the maximum payment allowed for artwork, rare books, jewelry, furs, or any article containing fur, which represents its principal value, as well as personal property used in any business. This maximum payment also extends to the following:

- Photographs
- Collectibles
- Memorabilia
- Porcelain or other figurines and sports cards
- Autographed items
- Watches
- Precious and semiprecious stones
- Articles of gold, silver, or platinum

This coverage is limited to personal property owned by the named insured, household family members, servants, and guests.

**Antiques.** Coverage is provided only for the functional value of antiques.

#### COVERAGE C – OTHER COVERAGES

**Debris Removal.** Insured property means property we insure—i.e., the described building and covered contents. The described premises include the lot, which is not covered.

Coverage extends to insured property anywhere and to non-owned debris on or in the insured property. Non-covered items such as contents in a basement are excluded from debris removal coverage.

**Loss Avoidance Measures (Mitigation).** Expenses are covered up to \$1,000 per measure; no deductible applies. Paid receipts are required for sandbags, supplies, and property removed to safety (truck rental, storage unit, etc.). Loss mitigation measures are described below.

**a. Sandbags, Supplies, and Labor**

- Sandbags, including sand
- Fill for temporary levees
- Pumps
- Plastic sheeting and lumber used in connection with these items
- Labor (Insured and members of family can be paid for labor at the federal minimum wage.)

This coverage applies only under Coverage A – Building Property.

**b. Property Removed to Safety.** A maximum of \$1,000 can be paid to move insured property to another place other than the described location above ground or outside the SFHA to preserve it from flood. Read Dwelling Form Section III.C.2.b. Property Removed to Safety.