THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TEMPERATURE WARRANTY ENDORSEMENT

Attached To and Forming Part of Policy	*Effective Date of Endorsement* 12:01AM at the Named Insured address shown on the Declarations	*Named Insured*
Additional Premium:	*Return Premium:*	

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

SECTION I – CONDITIONS is amended by adding the following:

It is a condition of this Policy that the ambient temperature within any dwelling on the "residence premises" be kept at or above 55 degrees Fahrenheit (55° F) or 12 degrees Celsius (12° C). When any other structure on the "residence premises" has a temperature control unit such other structure is also required to keep the temperature within the other structure above 55 degrees Fahrenheit (55° F) or 12 degrees Celsius (12° C). Failure to comply with this provision of the policy shall void coverage for any loss caused by or resulting from any freezing of a plumbing, heating, air conditioning, or automatic fire protective sprinkler system or of a household appliance.

SECTION I – PERILS INSURED AGAINST, **B. COVERAGE C – Personal Property**, Paragraph **13. Freezing** is deleted and replaced by the following:

13. **Freezing** of a plumbing, heating, air conditioning, or automatic fire protective sprinkler system or of a household appliance.

This peril includes "loss" to property caused by freezing while the dwelling is vacant, unoccupied, or being constructed if you have used reasonable care to:

a. Maintain the temperature within the dwelling at or above 55 degrees Fahrenheit (55° F) or 12 degrees Celsius (12° C); or

b. Shut off the water supply and drain all systems and appliances of water.

In this peril, a plumbing system does not include a sump, sump pump, or related equipment.

SECTION I – EXCLUSIONS, Paragraph **A.2.** is deleted and replaced by the following:

2. Freezing of a plumbing, heating, air conditioning, or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage, or overflow from within the system or appliance caused by freezing. This exclusion applies only while the dwelling is vacant, unoccupied, or being constructed, unless you used reasonable care to:

a. Maintain the temperature within the dwelling at or above 55 degrees Fahrenheit (55° F) or 12 degrees Celsius (12° C); or

b. Shut off the water supply and drain all systems and appliances of water.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.