

KINSALE INSURANCE COMPANY

HOMEOWNERS POLICY – NAMED PERILS POLICY INDEX

The Declarations Page, Policy form, Endorsement(s), and the Application comprise the complete Policy.

	Page
DEFINITIONS	1
SECTION I - PROPERTY COVERAGES	4
Coverage A – Dwelling	4
Coverage B – Other Structures	4
Coverage A and B Do Not Cover	4
Coverage C – Personal Property	4
Special Limits of Liability	5
Personal Property Not Covered	5
Coverage D - Additional Living Expense	6
Additional Coverages	6
SECTION I - PERILS INSURED AGAINST	8
SECTION I - EXCLUSIONS	9
SECTION I - CONDITIONS	12
SECTION II - LIABILITY COVERAGES	16
Coverage E – Personal Liability	16
Coverage F – Medical Payments to Others	16
SECTION II - ADDITIONAL COVERAGES	16
SECTION II - EXCLUSIONS	17
Coverage E – Personal Liability and Coverage F – Medical Payments to Others	17
Coverage E – Personal Liability	20
Coverage F – Medical Payments To Others	21
SECTION II - CONDITIONS	21
SECTIONS I AND II - CONDITIONS	22

By signing and delivering this Policy to you, we state that it is a valid contract when signed below by our authorized representatives.



Secretary



President