

UNION MUTUAL FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Theft Exclusion

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS – SPECIAL FORM

We will not pay for loss or damage caused by or resulting from theft unless Theft is listed under Optional Coverages on the Declarations Page and then only to the limit of the Amount shown thereon and subject to the following restrictions:

Coverage is limited to the personal property of the Insured stolen following a forcible entry into that portion of the building comprising the Insured's primary residence; and

With respect to any claim for loss or damage to personal property of the Insured, this coverage will only apply if the insured location is the Insured's primary residence and the Insured's unit has been physically occupied by the Insured or the Insured's immediate family overnight for some or all of the 21 days immediately preceding the date of loss.

But we will pay for:

1. Loss or damage that occurs due to looting at the time and place of a riot or civil commotion;
or
2. Building damage caused by the breaking in or exiting of burglars.

And if theft results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.