

**Coverage Plus** – Form 2-849 is a comprehensive endorsement that provides the following coverages:

- A.** landslide and collapse from subsurface water for property described in Coverage A, B, C, and D;
- B.** an additional \$250 for the removal of debris of trees, plants, or shrubs from the lawn of a covered residence if damage was caused by windstorm, hail, or weight of ice, snow, or sleet;
- C.** up to \$500 to cover farm or personal property contained in a refrigerated unit on premises caused by interruption of power or mechanical breakdown of the unit (no deductible);
- D.** up to \$10,000 coverage for backup of sewers or drains, subject to a \$500 deductible;
- E.** damage to insured property from the accidental discharge of water from a waterbed;
- F.** up to \$1,000 for the removal of debris of covered property (this does not apply to the cost to extract pollutants) (no deductible);
- G.** up to \$500 for emergency removal of hay from a barn in order to prevent fire from spontaneous combustion (no deductible);
- H.** up to \$1,000 for additional operating expenses due to loss property insured under Coverages E1, E2, and F (no deductible); and
- I.** up to \$500 for fire extinguisher recharge expense;
- J.** blanket farm personal includes property purchased under an installment plan or leased or rented to an insured;
- K.** up to \$2,500 for arson reward;
- L.** personal injury;
- M.** civil authority;
- N.** lock replacement;
- O.** mortgage extra expense;
- P.** up to \$5,000 for Identity Recovery Expense Coverage (Form PD 00 14 is attached to the policy); and
- Q.** optional sewer backup coverage\*.

\* In order to purchase the additional sewer backup limits, any endorsement request during the policy period must be received at least 15 days prior to the request being effective. Additional limits are not available if an insured has had one or more paid water backup losses within the prior three years.