

ALLEGANY COMBINATION ENDORSEMENT

HOMEOWNERS BARN EXCLUSION

Coverage B, Related Private Structure on the Premises, does **not** apply to any barn located on *your* premises.

LIMITATION ON PERSONAL PROPERTY STORED IN STRUCTURES DESIGNED OR USED FOR BUSINESS

Coverage C – Personal Property

Added are the following:

6. Personal Property Not Covered – Coverage C does not cover:
 - n. household goods stored in structures designed or used for **business** except as provided under Limitation on Personal Property.
 7. Limitation on Personal Property - **You** may apply up to 10 percent of the coverage C limit of liability to cover household goods stored in structures designed or used for **business**. (If coverage is otherwise restricted by a special limit of liability, **we** pay the lesser of the two amounts.)
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IMPORTANT FLOOD INSURANCE NOTICE

Your homeowners or dwelling policy does **NOT** provide coverage for loss caused by flood or mudslide, which is defined, in part, by the National Flood Insurance Program as:

A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation of runoff of surface waters from any source.

If you are required by your mortgage lender to have flood insurance on your property, or if you feel that your property is susceptible to flood damage, insurance covering damage from flood is available on most buildings and contents in participating communities through the National Flood Insurance Program.

Information about flood insurance and whether your community participates in the program can be obtained from your insurance company, from your insurance agent/broker, or directly from the National Flood Insurance Program by calling 1-800-638-6620 or via their website at <http://www.floodsmart.gov>.