MICHIGAN HOMEOWNERS' COVERAGE POSITION STATEMENT

In light of the recent severe thunderstorms and windstorms across much of Michigan, we have included a summary of how our standard Home Protector Policy responds to the following common losses from these types of storms:

Downed Trees

A. The policy allows for expenses to remove a tree from a covered structure to the ground.

B. The policy allows a maximum of $500 for debris removal from the residence premises despite the number of trees down.

C. With a 96220 Extra Protection Endorsement, the trees do NOT have to hit a covered structure for the $500 limit to be available. However, the limit applies despite the number of trees down. The policy deductible applies.

D. Without a 96220 Extra Protection Endorsement, the tree or trees must fall on a covered structure for the $500 limit to be available. The policy deductible applies

Loss of Power

A. The policy excludes coverage for additional living expenses when the lack of power is caused by an interruption off premises such as a blackout.

B. Food spoilage is not covered due to general lack of power unless the insured's policy has the 96220 Extra Protection Endorsement or the HO-330 Added Perils for Refrigerated Food Products.

C. With the 96220 Extra Protection Endorsement, the insured is entitled to a maximum of $500 coverage for lost food and a $100 deductible applies. The limit for food losses under the HO-330 Added Perils for Refrigerated Food Products is shown on the Policy Declarations and no deductible applies.

D. If the lack of power prevents a sump pump from operating, coverage for the ensuing water damage is not covered unless the insured has the 01528 Endorsement (Back-Up of Sewers or Drains). Then, the limit is shown on the Policy Declarations. A $1000 deductible or the policy deductible applies, whichever is greater.

Loss Conditions

A. The policy requires that an insured take all reasonable measures to protect the property from further damage.

Our adjusters are standing by to assist you and our customers in the wake of these severe storms. Please contact our Property Claims Department at **1 800-234-4433 ext. 4023** if you have additional questions.