

POWER FLUCTUATION (DWELLING)

This endorsement modifies insurance coverage provided under the following:

If the "Declaration Page" shows that "Power Fluctuation" coverage applies "You" are insured against direct loss or damage resulting from "Power Fluctuation" to the "Contents" of "Your" "Dwelling" or private structures insured under this policy, for the amount shown on policy "Declaration Page" subject to the definitions and exclusions of this coverage.

DEFINITIONS

"Power Fluctuation" means a sudden rise or fall of electrical power.

"Contents" means personal property, electrical devices (including fixtures & fittings attached to a building), equipment and appliances insured by this policy.

EXCLUSIONS

"We" do not insure loss or damage:

- (1) When the loss or damage is to only one item, one piece of equipment or one appliance, but this exclusion does not apply if:
 - (a) the item, equipment or appliance was protected by a surge protection device which was also damaged or destroyed; or
 - (b) there was a known "Power Fluctuation" in the insured's area.
- (2) To property undergoing any process or while being worked on, where the damage results from such process or work.
- (3) To the item, equipment or appliance that generated the power surge, but resulting damage to other items, equipment, or appliances is covered.

All other policy terms, limits and conditions apply.