



Exclusions

(continued)

However, we do cover ensuing physical damage unless another exclusion applies.

Cyber attack. We do not cover any loss arising out of a cyber-attack unless it results in otherwise covered physical loss to your insured property.

Financial loss. We do not cover any loss arising out of:

- a voluntary payment or transfer in ownership by you, your family member, or your authorized employee;
- unauthorized credit card charges or unauthorized loans obtained in your or your family member's name, except as outlined under the Extra Coverage, Account funds; or
- investment activity or any activity intended to realize a profit.

Cryptocurrency and digital tokens. We do not cover any loss to cryptocurrency or digital tokens of any kind. Digital tokens include but are not limited to non-fungible tokens, crypto tokens, payment tokens or any other type of digital asset, whether actual or fictitious. We also do not cover any loss to any other medium of financial exchange that cannot have a physical loss.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;
- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
- used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- used on a racetrack, test track or other similar course.

We do not cover any loss to a golf cart caused by:

- overheating, or electrical or structural breakdown or failure; or
- repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;