

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

# **COAL MINE SUBSIDENCE COVERAGE ENDORSEMENT – INDIANA**

## **SCHEDULE**

**Additional Living Expense Coverage:**

Paragraph F. in this endorsement does not apply if an "X" is shown in the box.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**A. Coverage**

We insure for direct physical loss to "structures" caused by "mine subsidence".

This endorsement does not increase the limits of liability stated in this Policy and does not include the cost of filling land.

**B. Definitions**

The following definitions apply to this endorsement:

1. "Mine subsidence", meaning the collapse of an underground coal mine resulting in damage to a "structure" located in Indiana and covered under this Policy. It does not include loss caused by:

- a. Earthquake or earth movement, landslide or volcanic eruption; or
- b. Collapse of storm or sewer drains.

All damage that is caused by: (1) a single "mine subsidence" event or (2) two or more "mine subsidence" events that are continuous shall constitute one "mine subsidence" occurrence.

2. "Structure", meaning a dwelling, building or fixture permanently affixed to real property. "Structure" does not include land, crops or other plants.

**C. Loss Settlement**

Losses covered by this endorsement will be settled as follows:

We will pay the smallest of the following amounts:

- 1. \$500,000 for each "structure";
- 2. The limit of liability applicable under this endorsement to the damaged property;
- 3. The actual cash value at the time of loss of the damaged property; or

4. The amount available in the Mine Subsidence Insurance Fund to reimburse us.

**D. Deductible**

We will pay only that part of the loss to a "structure" which exceeds 2% of the limit of liability that applies to that "structure", but the amount deducted from the loss payment on a "structure" will not be less than \$250 or more than \$500. No other deductible in this Policy applies to loss covered under this endorsement.

**E. Exclusion**

The Earth Movement Exclusion in this Policy does not apply to loss caused by "mine subsidence".

**F. Additional Living Expense**

Unless the Schedule indicates that Mine Subsidence Additional Living Expense Coverage does not apply, the following is added with respect to this endorsement:

1. We will pay up to \$15,000 for additional living expenses reasonably and necessarily incurred by you if you are temporarily displaced as a direct result of damage caused by "mine subsidence" to the Described Location in which you reside, if no other type of coverage provided by this Policy indemnifies you for these expenses.

Payment will be for the shortest time required to repair or replace the Described Location or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

2. The periods of time referenced above are not limited by the expiration of this Policy.

3. We do not cover loss or expense due to cancellation of a lease or agreement.

All other provisions of this Policy apply.