



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE D - ADDITIONAL LIVING EXPENSES

This endorsement modifies insurance provided under the following:

DWELLING POLICY - WINDSTORM AND HAIL

For an additional premium, the following is added to the **COVERAGES** section of the policy:

Coverage D - Additional Living Expense. Applicable only to Primary Residences – Dwellings

If a covered loss to your Primary Residence caused by windstorm or hail makes your Primary Residence wholly or partially untenable, we cover additional living expense, meaning any necessary and reasonable increase in living expense you incur so that your household in your Primary Residence can maintain its normal standard of living.

We do not cover expenses that you incur as a result of evacuation or displacement from your Primary Residence due to voluntary or mandatory evacuation, order of civil authority restricting ingress, egress or access, loss or disconnection of utilities, damage or closure of roads, ferries, bridges or infrastructure, or loss that is excluded in the Exclusions of this policy, except to the extent such expenses were incurred because covered damage to your Primary Residence caused by windstorm or hail made your Primary Residence wholly or partially untenable.

The total limit of liability for all additional living expense is the amount shown in the Declarations. This is additional insurance and does not reduce the limit of liability applicable to Coverage A (Dwelling). The deductible does not apply to additional living expense coverage.

Payment will be for the reasonable time required to repair or replace the damage caused by windstorm or hail to your Primary Residence. If you permanently relocate, payment will be for the reasonable time required for your household to become settled. The periods of time for additional living expense are not limited by expiration of this policy.

Primary Residence means a dwelling where you normally live as your principal residence as of the date of loss and during the majority of the policy period, and that is stipulated as your "Primary Dwelling" on the Dwelling Declarations Page of this policy.

The coverage provided by this endorsement is subject to all other terms, conditions, exclusions, and definitions of the policy to which this endorsement is attached.