

COMBINED LIMIT ENDORSEMENT

If the "Declaration Page" indicates that the Combined Limit Endorsement applies, the Basis of Claim Payment is amended as follows:

If the limit of insurance stated on the "Declaration Page" for any of the Property Section Coverages: "Dwelling", Detached Private Structures, Personal Property or Additional Living Expense is inadequate to satisfy "your" loss, "you" may apply the unused limits of insurance remaining under any of these coverages until the total limits of insurance under these coverages become exhausted. The sum of the limits of insurance for "Dwelling", Detached Private Structures, Personal Property and Additional Living Expense is the Combined Limit.

"You" must comply with the following conditions:

1. The "Dwelling" is insured to 100% of its rebuilding cost;
2. "You" agree to accept each annual adjustment in the coverage limits of liability as recommended by us and pay the additional premium;
3. "You" notify us within 30 days of the start of any additions or other physical changes to the building(s), which may increase the rebuilding cost of the structure by 5% or more, and pay any resulting additional premium; and
4. The "dwelling" is promptly built on the same site.

If "you" do not comply with the above conditions this Endorsement will not apply. The applicable individual policy limits stated on the "Declaration Page" for "Dwelling", Detached Private Structures, Personal Property or Additional Living Expense will apply.

If Guaranteed Rebuilding Cost Endorsement is shown on the "Declaration Page" and in the event of an insured loss to the "Dwelling", the limit shown for "Dwelling" is subtracted from the Combined Limit and the loss on the "Dwelling" is settled in accordance with Guaranteed Rebuilding Cost Endorsement. Additional loss on Detached Private Structures, Personal Property and/or Additional Living Expense will be paid up to the remaining portion of the Combined Limit.

All other terms, limits and conditions of the policy to which this form is attached apply.