

COMBINED LIMIT EXTENSION ENDORSEMENT

The Combined Limit is the sum of the amounts of insurance for "Dwelling", "Detached Private Structure(s)", Personal Property and Additional Living Expense after the Basis of Claim Payment – Section 1, Dwelling Building and Detached Private Structure(s) A has been determined.

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

If, after option A of the Basis of Claim Payment for Dwelling Building and Detached Private Structure(s) has been determined the amount of insurance stated on the "Declaration Page" for any of the Section I – Property Coverage coverages: "Dwelling", "Detached Private Structure(s)", Personal Property or Additional Living Expense is inadequate to satisfy "your" loss, "You" may apply the unused amounts of insurance remaining under any of these coverages until the total amounts of insurance under these coverages become exhausted.

The Combined Limit Extension Endorsement is subject to the following conditions:

1. The "Dwelling" and "Detached Private Structure(s)" are insured to 100% of their rebuilding cost, and
2. "You" notify "us" within 30 days of the start of any additions or other physical changes to the "Dwelling" or to the "Detached Private Structure(s)" where the value of the improvement, extension or addition increased the rebuilding cost of the "Dwelling" or "Detached Private Structure(s)" by 5% or more, and
3. "You" repair or rebuild the damaged or destroyed "Dwelling" or "Detached Private Structure(s)" on the same site with a "Dwelling" or "Detached Private Structure(s)" constructed with materials of similar quality using current building techniques within a reasonable amount of time after the date of the occurrence.

If "You" do not comply with the above conditions this endorsement will not apply. The applicable amounts of insurance stated on the "Declaration Page" for "Dwelling", "Detached Private Structure(s)", Personal Property or Additional Living Expense will apply.

If Guaranteed Rebuilding Cost Basis of Claim Payment Endorsement is shown on the "Declaration Page" and in the event of an insured loss is to the "Dwelling", the amount of insurance shown for "Dwelling" is subtracted from the calculated Combined Limit and the loss on the "Dwelling" is settled in accordance with Guaranteed Rebuilding Cost Endorsement. Additional loss on "Detached Private Structure(s)", Personal Property and/or Additional Living Expense will be paid up to the remaining portion of the Combined Limit.

All other terms, definitions, exclusions, and conditions of the policy to which this endorsement is attached apply and remain unchanged.