

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INDIANA CHANGES – COAL MINE SUBSIDENCE

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 FARM PROPERTY – BARNS, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM
 FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL
 PROPERTY COVERAGE FORM

The provisions of this endorsement apply only to the Covered Cause of Loss defined in **A.3.** below.

A. COVERAGE

The following is added to Section **A.**:

MINE SUBSIDENCE COVERAGE

We will pay for direct physical loss of or damage to Structures at the premises described in the Mine Subsidence Schedule or in the Declarations caused by or resulting from Mine Subsidence.

1. Covered Property

Covered Property, as used in this endorsement, means the following type of property for which a Limit of Insurance is shown in the Mine Subsidence Schedule or Declarations:

Structures, meaning buildings or fixtures permanently attached to real property, including:

- a. Foundations of building, machinery or boilers if their foundations are below:
 - (1) The lowest basement floor; or
 - (2) The surface of the ground, if there is no basement;
- b. Pilings and piers;
- c. Underground pipes, flues and drains.

Structures do not include land, trees, crops or other plants, or buildings or fixtures that are owned by a public or governmental entity.

2. Property Not Covered

Covered Property does not include Personal Property.

3. Covered Cause Of Loss

Mine Subsidence means loss of or damage to Structures caused by the collapse of inactive underground coal mines abandoned before August 3, 1977. But it does not include loss or damage caused by earthquake, landslide, volcanic eruption, or collapse of storm or sewer drains.

All loss or damage caused by a single mine subsidence event or two or more mine subsidence events that are continuous will be considered as having been caused by one mine subsidence occurrence.

B. EXCLUSIONS

The Earth Movement exclusion does not apply to direct loss to Covered Property caused by Mine Subsidence as covered under this endorsement.

C. LIMITS OF INSURANCE

The LIMITS OF INSURANCE Section is replaced by the following:

The most we will pay for loss or damage to any one Structure caused by Mine Subsidence in any one occurrence is the Limit of Insurance for Mine Subsidence shown in the Mine Subsidence Schedule or in the Declarations. However, the amount we pay will not include any payment which is due from the Mine Subsidence Insurance Fund but which we cannot collect from the Mine Subsidence Fund.

D. DEDUCTIBLE

The DEDUCTIBLE Section is replaced by the following:

1. We will not pay for loss or damage in any one occurrence of Mine Subsidence until the amount of loss or damage exceeds the Deductible. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

The Deductible is 2% of the applicable Limit of Insurance for Mine Subsidence, but will not be:

- a. Less than \$250; or
- b. More than \$500.

2. This section applies separately to each Structure to which this endorsement applies.

E. ADDITIONAL CONDITIONS

The COINSURANCE Additional Condition does not apply to this endorsement.

F. The VALUATION Loss Condition is replaced by the following:

We will determine the value of Covered Property at actual cash value as of the time of loss or damage.