

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## COVERAGE D – LOSS OF USE 12 – MONTH LIMITATION

### SECTION I – PROPERTY COVERAGES

**Coverage D – Loss of Use** is replaced by the following

#### D. Coverage D – Loss of Use

The limit of liability for Coverage D is the total limit for the coverages in **1. Additional Living Expense, 2. Fair Rental Value** and **3. Civil Authority Prohibits Use** below.

##### 1. Additional Living Expense

If a loss covered under Section I makes that part of the "residence premises" where you reside not fit to live in, we cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living. Payment will be for the lesser of:

- a. The shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere; or
- b. Twelve months from the date of loss.

##### 2. Fair Rental Value

If a loss covered under Section I makes that part of the "residence premises" rented to others or held for rental by you not fit to live in, we cover the fair rental value of such premises less any expenses that do not continue while it is not fit to live in. Payment will be for the lesser of:

- a. The shortest time required to repair or replace such premises; or
- b. Twelve months from the date of loss.

##### 3. Civil Authority Prohibits Use

If a civil authority prohibits you from use of the "residence premises" as a result of direct damage to neighboring premises by a Peril Insured Against, we cover the loss as provided in **1. Additional Living Expense** and **2. Fair Rental Value** above for no more than two weeks.

##### 4. Loss Or Expense Not Covered

We do not cover loss or expense due to:

- a. cancellation of a lease or agreement; or
- b. loss of use incurred after 12 months from the date of loss.

The periods of time under **1. Additional Living Expense, 2. Fair Rental Value** and **3. Civil Authority Prohibits Use** above are not limited by expiration of this policy.

All other provisions of this policy apply.