

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.



EXCESS DWELLING COVERAGE TO 125% OF STATED COVERAGE A LIMIT

We will provide **you** with Replacement Cost Insurance for **your** Dwelling insured under **COVERAGE A - DWELLING**. **You** may elect to make a claim under the terms of this endorsement if (1) The amount of the loss on the Dwelling exceeds the limit shown on the Declarations Page for **COVERAGE A - DWELLING**. (2) If **you** have complied with all the provisions of this endorsement.

For this coverage, **you** agree to:

1. Insure the Dwelling to 100% of its replacement cost as determined by **us**;
2. Accept any yearly adjustments by **us** of Coverage A reflecting changes in the cost of construction for the area;
3. Notify **us**, within 30 days of completion, of any alterations to the dwelling which increase the replacement cost of the dwelling by 5% or more; and
4. Repair or replace the damaged Dwelling with equivalent construction and use on the premises.

The following provision will apply to this coverage:

1. **Section I - Conditions**, 3. **Loss Settlement**, paragraph b. shall not apply to **COVERAGE A - DWELLING**. It is replaced by the following:

- a. The limit of liability for **COVERAGE A - DWELLING** will be no more than the amount necessarily and actually spent to repair or replace all or part of the Dwelling insured under **COVERAGE A - DWELLING**, subject to a maximum cap not to exceed 125% of the **COVERAGE A - LIMIT OF LIABILITY**, with similar construction based on contemporary methods and materials of like kind and quality.
- b. **We** will not pay more than the actual cash value of the loss or damages until the repair or replacement is completed.
- c. **You** may file a claim on an actual cash value basis, and then, within 180 days after the loss, provide written notice to **us** of **your** intent to file for any added amount due from this endorsement.

2. This coverage does not apply to land, including land on which the Dwelling is located.

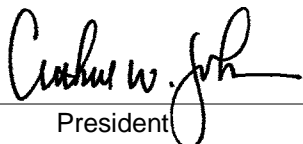
3. This endorsement does not cover nor increase the coverage available for the additional costs incurred due to the enforcement of ordinances, laws, changes or revisions in building codes regulating the demolition, repair, construction, reconstruction or use of the Dwelling. This applies whether the need for such increase or additional cost is preceded by, or concurrent with, a covered loss or not.

THIS ENDORSEMENT APPLIES ONLY TO **COVERAGE A - DWELLING** AND DOES NOT INCREASE OR OTHERWISE AFFECT COVERAGE PROVIDED UNDER COVERAGES B, C, OR D, EXTENSION OF COVERAGE, ENDORSEMENT OR OTHER CHANGE.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY


Secretary


President