



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SAMPLE

MINE SUBSIDENCE COVERAGE ENDORSEMENT - INDIANA

COVERAGE

For an additional premium, **we** insure for direct physical loss to **structures** caused by **mine subsidence**.

This endorsement does not increase the limits of liability stated in this policy and does not include the cost of filling land.

DEFINITIONS

The following definitions apply to this endorsement:

1. **Mine Subsidence**, meaning the collapse of an underground coal mine, resulting in damage to a **structure** located in Indiana and covered under this policy. It does not include loss caused by:

- a. Earthquake or earth movement, landslide or volcanic eruption; or
- b. Collapse of storm or sewer drains.

All damage that is caused by: (1) a single **mine subsidence** event, or (2) two or more **mine subsidence** events that are continuous shall constitute one **mine subsidence** occurrence.

2. **Structure**, meaning any dwelling, building or fixture permanently fixed to real property. **Structure** does not include land, crops or other plants or trees.

LOSS SETTLEMENT

Losses covered by this endorsement will be settled as follows:

We will pay the smallest of the following amounts:

1. \$500,000 for each **structure**;
2. The limit of liability applicable under this endorsement to the damaged property;
3. The **actual cash value** at the time of loss of the damaged property; or
4. The amount available in the Mine Subsidence Insurance Fund to reimburse **us**.

Additional Living Expense Coverage up to \$15,000 for additional living expenses reasonably and necessarily incurred by an insured who is temporarily displaced as a direct result of damage caused by mine subsidence to the covered structure in which the insured resides, if no other type of coverage provided by the policy of the insured indemnifies the insured for these living expenses.

This Coverage applies

This Coverage does not apply

DEDUCTIBLE

We will pay only that part of the loss to a **structure** which exceeds 2% of the limit of liability that applies to that **structure**, but the amount deducted from the loss payment on a **structure** will not be less than \$250 or more than \$500. No other deductible in this policy applies to loss covered under this endorsement.

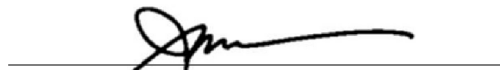
EXCLUSION

The Earth Movement exclusion in this policy does not apply to loss caused by **mine subsidence**.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY


Secretary


President