

SAMPLE
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.



**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 inactive underground coal mines, abandoned before August 3, 1977, 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 a dwelling, building or fixture permanently affixed to real property. **Structure** does not include land, crops or other plants or a dwelling, building, or fixture that is owned by a public or governmental entity.

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**.

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.

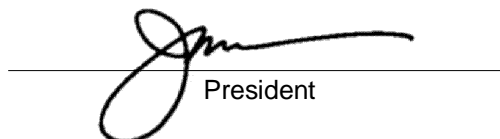
EXCLUSION

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