

## **Coverage A - Dwelling - Full Cost Replacement with Building Code Upgrade Coverage**

For an additional premium, your policy is amended as follows:

Coverage provided by this endorsement includes additional costs that may result from enforcement of a building code change, or a law or ordinance that regulates the construction, repair or demolition of the dwelling.

If your dwelling is damaged or destroyed by fire or other covered peril and the Coverage A limit of liability shown in the declarations is less than the cost of repairs, we will increase the Coverage A limit to equal the current replacement cost of the dwelling if you do the following:

1. Insure the dwelling to 100% of its replacement cost as determined by us, based on data from Marshall and Swift.
2. Accept any yearly adjustments to Coverage A made by us to reflect the changes in

construction costs. These adjustments are based on data from Marshall and Swift.

3. Repair or rebuild the dwelling for equivalent construction and use on the same location; or for no greater cost, buy or build a home at another location. If you do none of these and elect cash settlement, the most we will pay is the Coverage A limit of liability shown in the Declarations.
4. Notify us within 90 days of the start of construction of any additions or alterations which increased the replacement cost of the dwelling by \$25,000 or more. If you fail to do this, the current replacement cost of these additions or alterations will be deducted from the cost of repairs before we determine the increase to the Coverage A limit.

All other policy provisions and limits of liability are unchanged.