

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

## **GREEN HOME ADDITIONAL COVERAGES**

### **DEFINITIONS**

The following definitions are added:

“Green” means products, materials, methods and processes that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize the environmental impact.

“Green authority” means a recognized authority on “green” building or “green” products, materials or processes.

### **SECTION I – PROPERTY COVERAGES**

#### **ADDITIONAL COVERAGES**

The following Additional Coverages are added:

- Dwelling and Other Structures – Green Alternatives Increased Costs

In the event of direct physical loss or damage by a Peril Insured Against to the dwelling described in Coverage A or other structures covered under Coverage B, we will pay:

- a. The reasonable additional cost you incur to repair or replace the lost or damaged portions of the dwelling or other structures using products or materials that are:
  - (1) “Green” alternatives to the products or materials of the lost or damaged dwelling or other structures, in accordance with the documented standards of a “green authority”; and
  - (2) Otherwise of comparable quality and function to the lost or damaged property;
- b. The reasonable additional cost you incur to employ “green” methods or processes of construction in the course of the repair and replacement of the lost or damaged portions of the dwelling or other structures, in accordance with the documented standards of a “green authority”.

The most we will pay for the additional cost incurred with respect to each dwelling or each other structure in any one loss under this Additional Coverage is 10% of the amount we would otherwise pay to repair or replace the specific portions of the dwelling or other structures that were lost or damaged using products, materials or methods that are not “green” alternatives, prior to the application of any applicable deductible. However,

we will not pay such cost until actual repair or replacement is completed.

- Dwelling and Other Structures – Green Certification and Recertification Expenses

In the event of direct physical loss or damage by a Peril Insured Against to the dwelling described in Coverage A or other structures covered under Coverage B, we will pay for the following expenses you incur to obtain the lowest level of “green” certification of the dwelling or other structures from a “green authority”:

- a. The reasonable expenses for using a qualified engineer or other professional required by the “green authority” to be involved in the design, oversight or documentation of the repair or replacement of the lost or damaged portions of the dwelling or other structures; and
- b. The reasonable registration and certification fees charged by the “green authority”.

If the dwelling covered under Coverage A or other structures covered under Coverage B was certified by a “green authority” before the loss and the pre-loss level of “green” certification of the dwelling or other structures by a “green authority” is lost due to direct physical loss or damage by a Peril Insured Against, we will pay for the expenses you incur described in a. and b. above to regain the pre-loss level of “green” certification of the dwelling or other structures that exists at the time of recertification from the same “green authority” that issued the pre-loss “green” certification.

The most we will pay for expenses incurred in any one loss under this Additional Coverage is \$1,000 for each dwelling or other structure. No deductible applies to this coverage.

- Personal Property – Green Alternatives Increased Cost

In the event of direct physical loss or damage by a Peril Insured Against to personal property covered under Coverage C, we will pay:

- a. The reasonable additional cost you incur to repair or replace the lost or damaged personal property with products or materials that are:
  - (1) “Green” alternatives to the products or materials of the lost or damaged prop-

erty, in accordance with the documented standards of a "green authority"; and

- (2) Otherwise of comparable quality and function to the lost or damaged property.

The most we will pay for the additional cost incurred in any one loss under this Additional Coverage is 10% of the amount we would otherwise pay to repair or replace the specific personal property that was lost or damaged using products, materials or methods that are not "green" alternatives, prior to the application of any applicable deductible. However, we will not pay such cost until actual repair or replacement is completed.

- Debris Removal Recycling Expense

The following is added to the Debris Removal Additional Coverage:

If you choose to recycle any of the debris of covered property, we will pay the reasonable additional expenses you incur to dispose of such debris (except trees) using recycling facilities. The most we will pay for such expenses in any one loss is \$25,000 in addition to otherwise covered debris removal expenses.

All other provisions of this policy apply.