

**WINDSTORM AND HAIL
REPLACEMENT COST COVERAGE
Personal Property**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

In consideration of an included additional premium, this policy is amended as follows:

- A.** The endorsement does not apply to:
1. Property which by its inherent nature cannot be replaced;
 2. Property not maintained in good or workable condition; and
 3. Property, which at the time of loss, is either obsolete or useless to you.
- B. Loss Settlement**
1. For covered losses to personal property, we will pay you:
 - (1) The replacement cost of your damaged personal property up to \$1,500; and
 - (2) The actual cash value of your remaining damaged personal property not later than the 10th day after we notify you that we will pay the claim.
 2. If you repair or replace the damaged personal property within 545 days of the date we notify you of the amount we will pay under Condition 4.b.(2) of the policy, you may make claim for reimbursement on a replacement cost basis for the replacement cost of your personal property exceeding \$1,500. Upon completion and documentation of repairs or replacement, we will pay the additional amount claimed under replacement cost coverage, but our liability and payment will not exceed the smallest of the following:
 - (1) The limit of liability under this policy applicable to the damaged personal property;
 - (2) The cost to repair or replace the damaged personal property with material of like kind and quality within a reasonable time after the loss; or
 - (3) The amount actually and necessarily spent to repair or replace the damaged personal property as documented by records, including invoices, bills, statements, and receipts, submitted to us under this endorsement.
 3. We will make any payment required by **B.2.** not later than the 10th day after your completion and documentation of repairs or replacement.
 4. If you dispute the additional amount we pay for the repair or replacement of the damaged personal property under **B.3.** of this endorsement, you may request that this amount be determined by appraisal under **Condition 11** of the policy. You must demand an appraisal no later than the 60th day after the date we make payment under part **B.3.**

This Replacement Cost Coverage will not apply unless, you have, at the inception date of this policy or at the time of loss, replacement cost coverage in effect on the same property and in the same amount or more, under a companion dwelling, homeowners, farm and ranch owners, or tenant policy to which a windstorm and hail exclusion agreement endorsement is also attached.

All other provisions of the policy, including any applicable deductible, not in conflict with this endorsement remain unchanged. However, if this policy provided replacement cost for the building in which your personal property is located, the exclusion of Replacement Cost Coverage of carpeting and cloth awnings is deleted.