

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

MINE SUBSIDENCE – RESIDENCE AND OTHER STRUCTURES

With regard only to the coverage provided by this endorsement, “your” policy is amended as indicated.

SCHEDULE

DESCRIPTION OF COVERED “RESIDENCE(S)” <i>(List all “residence” dwellings for which coverage is desired.)</i>	Mine Subsidence Premium
1. “Residence”	\$
2. Additional “residence”, if any	\$
DESCRIPTION OF COVERED OTHER STRUCTURES <i>(List all other structures for which coverage is desired.)</i>	
1.	\$
2.	\$
3.	\$
Total:	

(The required information may be shown in the Declarations.)

1. COVERAGE

- a. The “residence” is insured against direct loss caused by “mine subsidence” for an aggregate amount, in any one occurrence, of not more than the **Coverage A – Dwelling** limit of liability or \$750,000, whichever is less.
- b. “Other structures”, if specifically listed in the above schedule, are insured against direct loss caused by “mine subsidence” subject to the amount of insurance stated in the Declarations under **Coverage B – Other Structures** at the time when the damage caused by “mine subsidence” first becomes reasonably observable.

2. LOSS SETTLEMENT

The following supplements the Loss Settlement condition of the policy:

“Our” limit of liability under this endorsement in any one “mine subsidence” occurrence will not be more than the amount available in the Illinois Mine Subsidence Residential Insurance Sub-fund to reimburse “us”.

3. EXCLUSIONS

The exclusion of loss caused by earth movement in this policy does not apply to “mine subsidence”.

4. DEFINITIONS

The following definitions apply to the insurance provided by this endorsement:

- a. "Mine Subsidence" means lateral or vertical ground movement caused by a failure initiated at the mine level of man-made underground mines, including but not limited to coal mines, clay mines, limestone mines and fluorspar mines, that directly damages "living unit(s)".

"Mine Subsidence" does not mean lateral or vertical ground movement caused by:

- (1) Earthquake, landslide, volcanic eruption;
- (2) Soil conditions, soil erosion, soil freezing or thawing, improperly compacted soil, construction defects, roots of trees or shrubs; or
- (3) Collapse of storm or sewer drains or rapid transit tunnels.

All damage caused by a single "mine subsidence" event or several "mine subsidence" events which are continuous shall constitute one "mine subsidence" occurrence.

- b. "Residence" means a building, at the location described in the Declarations, used principally for residential purposes up to and including a four family dwelling, permanently affixed to realty located in Illinois, including unscheduled other structures, driveways, sidewalks, basements, footings, foundations, septic systems and underground pipes directly servicing the dwelling or building, but does not include "living units", nor shall it include personal property (except to the extent that building additions and alterations are considered personal property), land, lawns, plants, shrubs, trees, crops, parking lots and agricultural field drainage tile.
- c. "Other structures" means a building, other than a residence dwelling, which is covered by this policy and listed in the Schedule.
- d. "Living Unit(s)" means that physical portion designated for separate ownership or occupancy for residential purposes, of a building or group of buildings, permanently affixed to realty located in Illinois, having elements which are owned or used in common, including a condominium unit, a cooperative unit or any other similar unit.

All other terms and conditions of this policy apply.