

**Amendatory Endorsement
For Use With Dwelling Fire Policy – DH 25-04**

In consideration of the payment of premium and subject to all terms and conditions of the policy of which this endorsement is a part, **we** and **you** agree that form DH 25-04 is amended as follows:

1. Item 2. Loss of Use, of the OTHER COVERAGES section of form DH 25-04 is deleted in its entirety. The policy as amended does not provide coverage for loss of use, loss of rents or other consequential loss.
2. The BASIS OF LOSS PAYMENT section of form DH 25-04 is deleted in its entirety and is replaced with the following:

BASIS OF LOSS PAYMENT

Subject to the provisions contained in the LIMITS OF INSURANCE section and subject to all other terms and conditions of the policy the amount **we** will pay is calculated as follows:

Payment for damaged or totally destroyed dwellings or other covered structures and for personal property will be limited to the loss of actual cash value of the covered property at the time and the place of the loss with due consideration for depreciation from all sources however caused. Payment is further limited to the smaller of the following:

1. the amount it would cost to repair the damaged property within a reasonable time after the damage; or
2. the amount it would cost to replace lost or totally destroyed property, at the place of the loss and within a reasonable time after the loss, with property of like kind, quality and use.

In no event will **we** pay for:

1. the value of land; and
 2. the value of planned additions, alterations, repairs or renovations except for sums actually expended for such planned additions, alterations, repairs or renovations and then only to the extent that they have been completed.
3. Paragraph 2.c. of the LOSS NOT COVERED BY THIS POLICY section of form DH 25-04 is deleted in its entirety and is replaced by the following:
 - 2.c. delay, loss of use, loss of rents or other consequential loss. This exclusion does not apply if coverage for rents is provided under separate endorsement.