

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – DECLARED STATE OF EMERGENCY

This endorsement modifies **Section I – Conditions**, paragraph C. Loss Settlement, subparagraph **5**. Buildings covered under Coverage **A** or **B** at **replacement cost** without deduction for depreciation, subject to the following:

Paragraph **h**. is added as follows:

- h.** If a covered loss to your primary dwelling occurs and is directly related to, and within the area of, a declared emergency as determined under ORS 401.165, the limits that apply to Coverage **A** and Coverage **B** will be combined to rebuild or replace the primary dwelling if the Coverage **A** limit is insufficient. This provision does not increase the limit that applies to Coverage **B** and the Coverage **B** limit is reduced by amounts paid to rebuild or replace the primary dwelling. Payment will not exceed the amount necessary to rebuild or replace your primary dwelling.

All other provisions of this policy apply.