

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINE SUBSIDENCE RESIDENCE AND OTHER STRUCTURES – ILLINOIS

SCHEDULE

Description Of Other Structure(s)	Limit Of Liability
	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

1. 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 "residences", including unscheduled other structures or scheduled other structures. "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. If the Permitted Incidental Occupancies – Residence Premises endorsement is attached to this policy, a "residence" also includes any building or structure that is located at the same location as the residential building and at which a "business" described on the Permitted Incidental Occupancies – Residence Premises endorsement is conducted by an "insured".

- c. "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.

2. Coverage

- a. We insure against direct loss to a "residence" by an occurrence of "mine subsidence". Coverage under this endorsement is limited to:
 - (1) Coverage **A** – Dwelling; and
 - (2) Additional Living Expense reasonably and necessarily incurred by you as a result of a direct loss caused by an occurrence of "mine subsidence", if insured under the policy.
- b. If any other structures are specifically scheduled above, only the scheduled limit of liability applies to that structure and the scheduled limit does not apply to the "residence".

3. Limit Of Liability

The most we will pay for all loss resulting from any one occurrence of "mine subsidence" will be the least of the following:

- a. The total amount of insurance provided in the policy for coverage described in Paragraph **2.** above;
- b. \$750,000; or
- c. The amount of insurance available in the Illinois Mine Subsidence Residential Insurance Sub-fund to reimburse us at the time damage caused by "mine subsidence" first becomes reasonably observable.

4. Exclusion To The Earth Movement

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