

MINE SUBSIDENCE – LIVING UNITS ONLY – ILLINOIS

1. Definitions

- 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 units".

"Mine Subsidence" does mean lateral or vertical ground movement caused by:

- (1) Earthquake, landslide, volcanic eruption; or
- (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. "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 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 "living unit" caused by an occurrence of "mine subsidence", Coverage under this endorsement is limited to:

- (1) Loss to improvements, alterations or additions; and
- (2) Reimbursement of losses under Coverage D – Loss of Use;

resulting from an occurrence of "mine subsidence"; and

- b. We provide coverage for assessments made against the "insured" resulting from an occurrence of "mine subsidence".

With respect to the coverage provided under this endorsement, assessment means your share of loss assessment charged against you by a corporation or association of property owners, when the assessment results from a direct loss to the property, owned by all members collectively, caused by an occurrence of "mine subsidence".

3. Limit of Liability

The most we will pay for all loss resulting from any one occurrence of "mine subsidence", regardless of the number of "living units" insured under this endorsement, will be the least of the following:

- a. The total amount of insurance provided in the policy for:

- (1) Coverages described in 2.a. above; and
- (2) Under Section I, Additional Coverages, 7.;

- b. \$15,000; or

- c. The amount of insurance available in the Illinois Mine Subsidence Residential Insurance Sub-fund to reimburse us at the time the damage first becomes reasonably observable.

4. Exception To The Earth Movement Exclusion

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