



ENDORSEMENT NO. HO-115

Effective

September 16, 2006

LOSS OF USE

DUE TO

MANDATORY EVACUATION

(Applicable to Forms HO-A, HO-B and HO-C)

For an included additional premium, the following coverage is added to your policy.

MANDATORY EVACUATION. For the purpose of this endorsement, mandatory evacuation shall mean an evacuation ordered by any civil authority of all or part of the population from an area under its jurisdiction.

When your dwelling is subject to a mandatory evacuation order, we will cover your additional living expense, meaning any necessary and reasonable increase in living expense you incur so that your household can maintain its normal standard of living, less any expenses that do not continue.

Coverage provided by this endorsement is available when the ordered evacuation has been in effect for a period longer than twenty-four (24) consecutive hours, not to exceed fourteen (14) days. The total limit of liability under this endorsement for all loss of use is 10% of the Coverage A (Dwelling) limit of liability. No coverage will be provided under this endorsement for any additional living expense incurred during the first twenty-four (24) consecutive hours after the mandatory evacuation. This is additional insurance and does not reduce the Coverage A (Dwelling) limit of liability under this policy.

Any amounts payable for expenses under this endorsement shall be reduced by any amounts paid or payable for the same expenses under this policy.

The deductible clause does not apply to mandatory evacuation coverage.