



ENDORSEMENT NO. HO-116

Effective

September 16, 2006

LOSS OF USE DUE TO

LOSS OF UTILITIES

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

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

LOSS OF UTILITIES. For the purpose of this endorsement, loss of utilities shall mean the loss or interruption of one or more utility service usually connected to your dwelling on the **residence premises**. A utility service shall include electricity, water, sewer, and natural gas. Loss of utility service shall not include a loss or interruption of one or more utility service due to your failure to pay for such service.

When your dwelling has a loss of utilities, 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.

Coverage provided by this endorsement is available only if the loss of utilities occurs for a period longer than twenty-four (24) consecutive hours and until the loss of utilities is restored, 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 for any additional living expense incurred during the first twenty-four (24) consecutive hours after the loss of utilities. 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 loss of utilities coverage.