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## MINE SUBSIDENCE COVERAGE KENTUCKY

The policy to which this endorsement is attached is extended to cover direct physical loss caused by "mine subsidence".

All "terms" of the policy that are not amended by this endorsement continue to apply.

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### DEFINITIONS

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The following additional definitions apply to the coverage provided by this endorsement.

1. "Mine subsidence" means the collapse of underground coal mines resulting in direct damage to a "structure". "Mine subsidence" does not mean loss caused by earthquake, landslide, volcanic eruption, water seepage, or collapse of storm and sewer drains.
  2. "Mine subsidence occurrence" means all damage caused by a single "mine subsidence" event or several continuous "mine subsidence" events.
  3. "Structure" means any dwelling, building, or fixture permanently affixed to realty. "Structure" does not include land, trees, plants, crops, or personal property.
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### MINE SUBSIDENCE COVERAGE

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"We" cover direct physical loss caused by "mine subsidence" to "structures" for which a Mine Subsidence Limit is shown on the "declarations" or "schedule of coverages".

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### DEBRIS REMOVAL COVERAGE

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"We" pay the cost to remove the debris of "structures" covered under the "terms" of this endorsement following loss caused by "mine subsidence".

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### ADDITIONAL LIVING COSTS

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The following "terms" apply only with respect to a "structure" that is a one- to four-family dwelling that is occupied by its owner as a residence and for which a Mine Subsidence Limit is shown on the "declarations" or "schedule of coverages".

1. If direct physical loss caused by "mine subsidence" to an owner-occupied dwelling makes that part of the dwelling occupied by its owner unfit for use as a residence, "we" pay for the necessary and reasonable increase in living costs incurred by the dwelling owner to maintain the normal standard of living of his or her household.
2. "We" pay only for the period of time reasonably required to make the residence fit for use or, if the dwelling owner is permanently relocated, only for the period of time reasonably required for relocation. This period of time is not limited by the policy period.
3. Subject to any restrictions that may apply under How Much We Pay, the most "we" pay under this coverage is \$25,000. Payments made under this coverage for additional living costs apply in addition to the Mine Subsidence Limit shown on the "declarations" or "schedule of coverages".

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## HOW MUCH WE PAY

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The most "we" pay for loss to a "structure" resulting from any one "mine subsidence occurrence", including debris removal, is the lesser of the Limit for that "structure" shown on the "declarations" or \$300,000.

However, the Mine Subsidence Limit and/or the "limit" for Additional Living Costs, if such coverage is provided under these Mine Subsidence Coverage "terms", will be reduced by the amount of loss payment which is due from the Mine Subsidence Insurance Fund, but which "we" cannot collect from the Mine Subsidence Insurance Fund.

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## DEDUCTIBLE

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"We" pay only that part of "your" loss in excess of 2% of "our" "limit" of insurance, but this deductible will not be less than \$250 or more than \$500. This deductible applies separately to each "structure".

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## OTHER POLICY TERMS

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Any exclusions in this policy relating to Earth Movement; Collapse; or Settling, Cracking, Shrinking, Bulging, or Expanding do not apply to the extent of this Mine Subsidence Coverage.

Any policy provisions relating to coinsurance do not apply to the extent of coverage provided by this endorsement.

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