

This endorsement **RESTRICTS** the Property Coverage
provided by this policy

-- PLEASE READ THIS CAREFULLY --

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TOTAL LOSS RESTRICTIVE ENDORSEMENT

(If this coverage applies, required information will be shown on the "declarations".)

This endorsement applies to buildings listed on the "declarations" under Coverage A or E that indicates this coverage applies.

With respect to the dwellings or buildings described on the "declarations", the Loss Settlement Provisions of the Farm Coverage are restricted by the following "terms":

1. When the total amount of adjusted loss is greater than 75% of the actual cash value of the dwelling or structure, we will pay you the entire actual cash value of the dwelling or structure.
2. If the adjusted loss is less than 75% of the actual cash value, "we" will not pay "you" anything for "your" loss.

3. The amount of loss will be based on the sudden and accidental damage that occurs per loss, per occurrence. It will not be based on the collective losses any dwelling or building sustains.

All other "terms" of the policy apply.

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