
MINE SUBSIDENCE COVERAGE ILLINOIS RESIDENTIAL BUILDINGS

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.

DEFINITIONS

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

1. "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, clay, limestone, and fluorspar mines, that directly damages a "residence". "Mine subsidence" does not include lateral or vertical ground movement caused by earthquake, landslide, volcanic eruption, soil conditions, soil erosion, soil freezing and thawing, improperly compacted soil, construction defects, roots of trees and shrubs, or collapse of storm and sewer drains and rapid transit tunnels.
2. "Mine subsidence occurrence" means all damage caused by a single "mine subsidence" event or several continuous "mine subsidence" events.
3. "Residence" means a building used principally for residential purposes up to and including a four-family dwelling, permanently affixed to realty, including appurtenant structures, driveways, sidewalks, basements, footings, foundations, septic systems, and underground pipes servicing the dwelling or building. "Residence" does not include land, trees, plants, crops, or agricultural field drainage tile.

MINE SUBSIDENCE COVERAGE

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

ADDITIONAL COVERAGES

1. **Debris Removal** -- "We" pay the cost to remove the debris of property covered under the "terms" of this endorsement following loss caused by "mine subsidence".
2. **Additional Living Costs** -- If the "terms" of the policy to which this endorsement is attached provide coverage for additional living costs reasonably and necessarily incurred by the owner of the "residence" who has been temporarily displaced as the result of damage to the "residence", coverage for the necessary and reasonable increase in living costs that "you" incur to maintain the normal standard of living of "your" household when the "residence" is damaged by "mine subsidence" is also provided under the "terms" of this endorsement.

HOW MUCH WE PAY

The most "we" pay for loss to a "residence" resulting from any one "mine subsidence occurrence", including debris removal and additional living costs, is the Mine Subsidence Limit for that "residence" shown on the "declarations" or "schedule of coverages". However, the Mine Subsidence Limit will be reduced by the amount of loss payment which is due from the Mine Subsidence Insurance Fund in force at the time when the damage first became reasonably observable, but which "we" cannot collect from the Mine Subsidence Insurance Fund.

DEDUCTIBLE

"We" pay only that part of "your" loss over the "deductible" stated on the "declarations" or "schedule of coverages" for any one "mine subsidence occurrence".

OTHER POLICY TERMS

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 coinsurance provisions in the policy do not apply to this Mine Subsidence Coverage.

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