

Limited Cosmetic Loss Buyback for Specified Buildings

Applies to Specified Buildings insured under Coverage E, Farm Barns, Buildings and Structures.

On specified buildings the Cosmetic Loss Restriction found in the FMH-3006 will be removed from specified buildings or structures as indicated on the declaration page this endorsement applies to and will be replaced with the following.

With respect to the specified buildings to which this endorsement applies the Loss Settlement Provisions of the Farm Coverage are restricted by the following "terms":

1. When the total amount of loss to the covered building exceeds \$2,500, "we" pay only 50% of the amount of the adjusted loss for "cosmetic damage" on the covered buildings described on the "declarations".

The adjusted loss is the amount of loss after deduction for depreciation, deductible, and/or other limitation that applies.

2. The remaining 50% of the adjusted loss will be paid if the "cosmetic damage" is repaired or replaced. However, the balance of what "we" pay is limited to the amount "you" actually spent to repair or replace the building.

The total payment will not exceed the amount of the adjusted loss or the "limit" on the specified building.

3. If "you" do not repair or replace the "cosmetic damage" within 12 months of the date of the loss, the initial payment will be the most that "we" pay under the policy for this loss.

All other "terms" and conditions of this policy apply.

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