
MINE SUBSIDENCE COVERAGE INDIANA

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 the collapse of inactive underground coal mines abandoned before August 3, 1977, resulting in damage to a "structure". "Mine subsidence" does not mean loss caused by earthquake, landslide, volcanic eruption, 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 fixed to real property. "Structure" does not include land, trees, plants, crops, or other plants, or a dwelling, building, or fixture that is owned by a public or governmental entity.

MINE SUBSIDENCE COVERAGE

"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".

DEBRIS REMOVAL COVERAGE

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

HOW MUCH WE PAY

The most "we" pay for loss to a "structure" resulting from any one "mine subsidence occurrence", including debris removal, is the Mine Subsidence Limit for that "structure" 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 to the "structure" or "structures" occurs, but which "we" cannot collect from the Mine Subsidence Insurance Fund.

LOSS SETTLEMENT

Losses by "mine subsidence" are settled on the basis of actual cash value, including a deduction for depreciation. Any Replacement Cost "terms" found elsewhere in this policy do not apply to "mine subsidence" losses.

DEDUCTIBLE

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

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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