

Loudoun Mutual Insurance Company

This endorsement broadens the coverages provided by "your" primary coverage form.

PLEASE READ IT CAREFULLY

RELATED FARM STRUCTURES

(The entries required to complete this endorsement will be shown below or on the "declarations")

Identification of Property	Limit
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$

PROPERTY COVERAGES

"We" cover the structures listed above that are on the "insured premises" for the "limit" shown. Coverage B does not apply to a structure insured under this endorsement.

PERILS INSURED AGAINST

"We" insure against direct physical loss to the property covered above caused by perils 1 through 10 as described under:

1. if Form 1 or 2, the section titled Perils Insured Against – Coverages A, B, C, and D; or
2. if Form 3, the subsection titled Coverage C – Personal Property of the section titled Perils Insured Against – Coverages A, B, C, and D;

unless the loss is excluded under the Exclusions That Apply To Property Coverages.

LOSS SETTLEMENT PROVISIONS

Subject to the "terms" shown under How Much We Pay For Loss Or Claim, "we" settle losses according to the following Actual Cash Value Terms:

Actual Cash Value Terms – Actual cash value includes a deduction for depreciation, however caused.

The smallest of the following amounts is used in applying "terms" under Limit:

1. the special "limit";
2. the cost to repair or replace the property with materials of like kind and quality to the extent practical;
3. the actual cash value of the property at the time of loss.

All other "terms" of the policy apply.

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