

INSURANCE BY MORE THAN ONE COMPANY

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

The total of the "limits" for all insurance including this policy is:

Coverages	Total Limit
A -- Residence	\$
B -- Related Private Structures	\$
C -- Personal Property	\$
D -- Additional Living Costs and Loss of Rent	\$
Additional Coverage (Specify)	\$

"Our" "limit" is _____% of the total "limit".

When not provided by "us", the liability coverages are provided by Policy Number:

issued by:

Insurance By More Than One Company is insurance written in "your" name by more than one company using the same type of policy and conditions, whether or not still in force at the time of loss.

When "we" and other companies write insurance for property coverages, "our" "limit" is the percent of the total "limit" shown above for all insurance covering the same property. "We" pay this percentage of any loss under Property Coverages caused by perils insured against, but not more than the "limit" stated on the "declarations" or any endorsement.

Any special "limit" or amount of insurance shown in this policy is the "limit" for all insurance, and "we" will pay no more than the above percentage of the special "limit" or amount of insurance.

For Forms 1, 2, 3, and 5, under How Much We Pay For Loss or Claim, Replacement Cost Terms, paragraphs d) and e) will use the total "limit" on the damaged building compared to 80% of its replacement cost at the time of loss to determine loss settlement.

ML-178 Ed 1.0

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