

LIMITED CARPORT(S), POOL CAGE(S) AND SCREENED ENCLOSURE(S) COVERAGE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

If a Limit of Liability for Carports, Pool Cages, and Screened Enclosures is shown on the Policy Declarations page and an additional premium paid, then the following provisions apply:

In consideration of the additional premium charges, we insure for direct physical damage to Carports, Pool Cages, and Screened Enclosures Coverage caused by wind or hail as follows:

Carport, Pool Cage and Screened Enclosure Coverage:

1. We cover direct physical damage to Carports attached to the main dwelling due to or caused by wind or hail, up to the limit shown on the Declarations page and for which an additional premium is paid.
2. We cover direct physical damage to Pool Cages attached to the main dwelling due to or caused by wind or hail, up to the limit shown on the Declarations page and for which an additional premium is paid.
3. We cover direct physical damage to Screened Enclosures attached to the main dwelling due to or caused by wind or hail, up to the limit shown on the Declarations page and for which an additional premium is paid.
4. This Coverage is included in the Coverage A Limit of liability.
5. The policy deductible applies to this coverage.

This coverage does not increase the limit of liability for Coverage A.

CONDITIONS

Loss Settlement. Losses are settled at Actual Cash Value. We will pay no more than the least of the following amounts:

1. Cost to repair damage to covered property
2. Actual cash value at the time of loss
3. The limit of liability shown on your declarations page for this coverage

Ordinance or Law Coverage does not apply to coverage provided by this endorsement. Actual cash value loss settlement provided by this endorsement may result in you incurring significant out-of-pocket expense to replace your damaged property.

The deductible for this coverage will be the same as the applicable deductible on the policy.

All other provisions of this policy apply.