

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **GREEN DWELLING COVERAGE ENHANCEMENTS**

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM  
 FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS, DEFINITIONS

### **SCHEDULE**

**Location No.:**

**Building No.:**

See schedule **FP T3 67**

**A.** The following coverages are added to Section III – **Additional Coverages** in the FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM:

**1. Green Building Alternatives – Increased Cost**

**a.** If direct physical loss or damage by a Covered Cause of Loss occurs to a covered "dwelling" shown in the Schedule, we will pay for:

**(1)** The reasonable additional cost you incur to repair or replace the lost or damaged portions of the "dwelling" using products or materials that:

**(a)** Are "green" alternatives to the products or materials of the lost or damaged property, in accordance with the documented standards of a "green authority"; and

**(b)** Are otherwise of comparable quality and function to the damaged property;

and

**(2)** The reasonable additional cost you incur to employ "green" methods or processes of construction, disposal or recycling in the course of the repair and replacement of the lost or damaged "dwelling", in accordance with

the documented standards of a "green authority".

**b.** The insurance provided under this Additional Coverage applies only if replacement cost valuation applies to the lost or damaged "dwelling" and then only if the "dwelling" is actually repaired or replaced as soon as reasonably possible after the loss or damage.

**c.** The most we will pay for the additional cost incurred with respect to each "dwelling" in any one occurrence under this Additional Coverage is the amount equal to five percent (5%) of the Coverage A Limit of Insurance applicable to the covered "dwelling".

This is additional insurance.

**2. Green Building Reengineering and Recertification Expense**

**a.** If, as a result of direct physical loss or damage by a Covered Cause of Loss to a covered "dwelling" shown in the Schedule, the pre-loss level of "green" building certification by a "Green Authority" on the "dwelling" is lost, we will pay for the following reasonable additional expenses you incur to re-attain the pre-loss level of "green" building certification from that "Green Authority":

**(1)** The reasonable additional expense you incur to hire a qualified engineer

or other professional required by the "Green Authority" to be involved in:

- (a) Designing, overseeing or documenting the repair or replacement of the lost or damaged "dwelling"; or
- (b) Testing and recalibrating the systems and mechanicals of the lost or damaged "dwelling" to verify that the systems and mechanicals are performing in accordance with the design of such systems and mechanicals or the specifications of the manufacturer;

and

- (2) The reasonable registration and recertification fees charged by the "green authority".
- b. This Additional Coverage applies to the additional expenses described above that you incur to achieve the pre-loss level of "green" building certification in accordance with the standards of the "green authority" that exist at the time of repair or replacement, even if the standards have changed since the original certification was achieved.
- c. The most we will pay in any one occurrence under this Additional Coverage for:
  - (1) All additional expenses incurred with respect to each covered "dwelling" is \$2,500;

- (2) All additional expenses incurred, regardless of the number of covered "dwellings" involved, is \$5,000.

This is additional insurance.

- B. The following provision is added to paragraph 6. **Loss Payment** of Section **B. Farm Property Conditions** in the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions:

Except as specifically provided under the:

- 1. Green Building Alternatives – Increased Costs Additional Coverage; and
- 2. Green Building Reengineering and Recertification Expense Additional Coverage;

the cost to repair, rebuild or replace does not include any increased cost incurred to re-attain a pre-loss level of "green" building certification from a "green authority".

**C. DEFINITIONS**

As used in this endorsement:

- 1. "Green" means products, materials, methods and processes that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize the environmental impact.
- 2. "Green Authority" means a recognized authority on "green" building or "green" products, materials or processes.