

AMENDATORY ENDORSEMENTS

The **DPBFM-200 (2-2012)** combines the following amendatory endorsements into one amendatory endorsement and this endorsement will be attached to and forming a part of all Dwelling policies.

This endorsement shall apply to the current policy and all subsequent renewals.

ACTUAL CASH VALUE

Whenever used in this policy, the following definition of the term **Actual Cash Value** shall replace any other definition for the term Actual Cash Value in this policy:

The amount which it would cost to repair or replace, including labor, material and taxes, covered property with material of like kind and quality, less allowance for deterioration, obsolescence, and depreciation.

Conditions, #8. Appraisal is deleted and replaced by the following:

8. Appraisal

If you and we fail to agree on the amount of loss, an appraisal may take place. **However, an appraisal will take place only if both you and we agree, voluntarily, to have the loss appraised.** If so agreed, each party will choose a competent appraiser within 20 days after both parties agree. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the "residence premises" is located. The appraisers will separately set the amount of loss. **If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss and will be binding.** If they fail to agree, they will submit their difference to the umpire. **A decision agreed to by any two will set the amount of loss and will be binding.**

Each party will:

- a. Pay its own appraiser; and
 - b. Bear the other expenses of the appraisal and umpire equally.
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ROOF ENDORSEMENT

The policy is amended as follows:

It is hereby agreed and understood that we will pay up to a maximum of \$2.50 per square foot on all roof surfaces except for composition and metal roof surfaces for any covered loss. This maximum square foot limit includes all costs for material, labor, removal, repair, disposal and replacement of such roof surfaces.

Sheeting or decking is not considered a roof surface and is not covered unless the sheeting or decking is damaged by a covered peril.

INSPECTION AND AUDIT ENDORSEMENT

The Company shall inspect the named insured's property and operations at any time as required by the provisions of K.S.A. 40-906. Neither the Company's right to make inspection or the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the named insured or others, to determine or warrant that such property or operations are safe or healthful, or in compliance with any law, rule or regulations.

WIND GENERATING EQUIPMENT EXCLUDED

It is agreed that the following exclusion is added:

This insurance does not apply to loss or damage to Wind Generating Equipment.

This exclusion does not apply if the equipment is specifically described in the policy and an additional premium charged.

All other provisions of this policy apply.