

SECTION 4

ADDITIONAL BUILDING PROTECTION

(Words and phrases that appear in quotation marks have special meaning. Refer to the General Definitions of this policy. This coverage must be shown on the "Declaration Page" of "your" policy for it to apply.)

Amendment to the Basis of Claim Payment

"We" agree to amend the "Basis of Settlement" clause under the "farm building" coverage to include the following:

If the amount of insurance for the "farm building" is inadequate to rebuild "your" damaged or destroyed "farm building", "we" will pay an additional amount of up to 25% of the limit shown for the "farm building" to cover additional costs to rebuild the "farm building" provided:

1. The amount of insurance shown on the "Declaration Page" for the "farm building" represents 100% of the cost to rebuild the insured "farm building" on the same site with materials of similar quality as determined by a building valuation guide acceptable to "us";
2. "You" agree to accept each annual adjustment in the amounts of insurance as recommended by "us" and pay the additional premium; and
3. "You" notify "us" within 30 days of the start of any additions or other physical changes to the building(s), which may increase the rebuilding cost of the structure by 5% or more, and pay any resulting additional premium.

All other terms and conditions of the "Basis of Settlement" clause apply.

**ALL THE STATUTORY AND ADDITIONAL CONDITIONS, GENERAL DEFINITIONS AND
GENERAL LOSS OR DAMAGE NOT INSURED ALSO APPLY TO THIS COVERAGE**