THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TOTAL LOSS ENDORSEMENT

Attached To and Forming Part of Policy	Effective Date of Endorsement 12:01AM at the Named Insured address shown on the Declarations	Named Insured
Additional Premium:	Return Premium:	

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

The following condition is added to this Policy:

In the event of a Total Loss of your dwelling on the "residence premises" resulting from one or more Perils Insured Against under this Policy, the entire policy premium will be deemed fully earned and no return premium will be due.

A Total Loss occurs when your dwelling is damaged beyond reasonable repair.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.