THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MAJOR RENOVATION OR REPAIR EXCLUSION

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 exclusion is added to this Policy:

We do not insure for "loss" arising directly or indirectly out of any major renovation, remodel, or repair including, without limitation, any:

a. Alteration to or demolition of any load-bearing structure or wall, whether interior or exterior, or any exterior wall;

b. New construction including, without limitation, any structural addition or other construction that alters the footprint of any building or structure on the "residence premises"; or

c. Major construction, overhaul, restoration, refurbishment, revamping, modernization, or redevelopment that alters any building or structure on the "residence premises" including, without limitation, roof replacement or kitchen or bathroom remodel.

Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any other sequence to the "loss".

For the purposes of this endorsement, major renovation, remodel, or repair does not include cosmetic or superficial repairs or other routine maintenance.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

SPECIMEN