

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**“COVERAGES WRITTEN ON A FIRST LOSS BASIS ENDORSEMENT”**

This endorsement applies only to items described below and which are described on the Declarations Page(s) of this policy, or by endorsement, as being subject to this Primary Basis endorsement.

**This endorsement modifies the following under the Commercial-Residential Policy - FWUA CR2:**

<u>Item Number</u>	<u>Description</u>		
		<input type="checkbox"/>	Building Only
		<input type="checkbox"/>	Contents Only
		<input type="checkbox"/>	Building and Contents

**COMMERCIAL-RESIDENTIAL POLICY (CR2):**

**CONDITION CLAUSES APPLICABLE TO COVERAGE WRITTEN ON FIRST LOSS BASIS**

For the premium charged for this policy, the following Conditions apply for specific items described above and which are shown on your Declarations Page(s).

An amount of insurance has been selected by you on property which does not represent 80% of the building replacement value, or if contents are indicated, 80% of actual cash value of the contents. If the value of property described above exceeds an amount which permits compliance with the 80% coinsurance clause, and 80% coinsurance is not accepted, a rate adjustment to reflect selection of this limit of liability has been made which may cause you high out-of-pocket expenses.

1. The Other Insurance Policy Condition number 11., on the Commercial Policy does not apply.
2. The Coinsurance Policy Condition number 32., on the Commercial Policy does not apply.

I understand that by the attachment of this form on my declaration page(s), and in exchange for the premium paid, I am selecting a limit if liability which may not provide sufficient coverage and may increase my out-of-pocket expenses.

All other provisions of this policy apply.