COUNTRY CLUB

VIRGINIA CHANGES

This endorsement modifies insurance provided under the following:

COUNTRY CLUB PREMIER PROPERTY COVERAGE FORM

cOUNTRY CLUB PREMIER BUSINESS INCOME (anD EXTRA EXPENSE) COVERAGE FORM

COMMON POLICY CONDITIONS

A. The Appraisal Loss Condition is replaced by the following:

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. You and we must notify the other of the appraiser selected within 20 days of the written demand for appraisal. The two appraisers will select an umpire. If the appraisers do not agree on the selection of an umpire within 15 days, the insured or the insurer may apply in writing, for the appointment of an umpire, to the judge of the circuit court of the county or city in which the damaged or destroyed property was located at the time of loss.The appraisers will state separately the value of the property and 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. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss. Any outcome of the appraisal will be binding on both parties.

Each party will:

1. Pay its own appraiser; and

2. Bear the other expenses of the appraisal and umpire equally.

However, if we make written demand for an appraisal of the loss, we will reimburse you for the reasonable cost of your chosen appraiser, and for your portion of the cost of the umpire.

If there is an appraisal, we will still retain our right to deny the claim.

B. Paragraph a.(1) of the Duties In The Event Of Loss Or Damage Loss Condition does not apply.

C. The following provision applies and supersedes any provision to the contrary under Paragraph G.2.f. of the Country Club Premier Property Coverage Form:

You may make an initial claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Replacement Cost Optional Coverage provides if you notify us of your intent to do so within 6 months of the later of the following dates:

1. The last date on which you received a payment for actual cash value; or

2. The date of entry of a final order of a court of competent jurisdiction declaring your right to full replacement cost.

D. The Emergency Service Charge Additional Coverage is replaced by the following:

Emergency Service Charge

1. When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to $1,000 for service at each premises described in the Declarations, unless a higher limit is shown in the Declarations. Such limit is the most we will pay regardless of the number of responding fire departments or fire units, and regardless of the number or type of services performed.

This Additional Coverage applies to your liability for fire department service charges:

a. Assumed by contract or agreement prior to loss; or

b. Required by local ordinance.

2. If the fire department service charge is not covered under the terms of Paragraph 1., then the following applies:

When a volunteer fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay the amount billed to you, up to $250, unless a higher limit is shown in the Declarations for volunteer fire department service charges.

This Additional Coverage applies to your liability for service charges billed to you by a volunteer fire department, provided that:

a. The volunteer fire department is not fully funded by real estate taxes or other property taxes; and

b. The service charge is not made in response to a call outside of the volunteer fire department's fire protection district, city or municipality pursuant to a contract.

No Deductible applies to this Additional Coverage.

All other terms and conditions of the policy remain the same.

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Authorized Representative