



REPAIR COST

Coverage A-Residence

The coverage under this endorsement is subject to the *terms* contained in *your* policy.

This Repair Cost endorsement applies to Coverage A-*Residence* only, and replaces 2. and 3. of the Replacement Cost Provision contained in the Causes Of Loss form attached to *your* policy.

2. If *you* repair or replace the damaged building at the same location for the same use, *we* pay for the cost of repair or replacement with new materials that perform at least the same function as the damaged property that it replaces. Repair or replacement will be made using materials that may be less costly but conform to generally accepted repair practices, and are functionally equivalent to that property in place at the time of loss.
3. If *you* choose not to make a claim under the terms of 2., *we* pay the actual cash value at the time of the loss including an appropriate deduction for depreciation, however caused.

All other *terms* and conditions remain unchanged.