

SOUTH CAROLINA WIND AND HAIL UNDERWRITING ASSOCIATION  
EXTENSION OF COVERAGE – INCREASED COST IN CONSTRUCTION

General Exclusion 1 a. Ordinance or Law contained in the policy to which this endorsement is attached is superceded to the extent coverage is provided by this endorsement.

In consideration of an additional premium shown on the declarations page, this policy is extended to provide the following coverage:

Subject to the limit of liability displayed on the declarations page, if the dwelling on the Described Location, used principally for dwelling purposes including structures not otherwise excluded attached to the dwelling is damaged by wind or hail, we will pay the increased cost in construction you incur due to the requirement to rebuild or repair the structure in accordance with the building code applicable to the specific area in which the structure is located.

We will not pay for the increased cost in construction:

- a. if the building or structure is not rebuilt or repaired;
- b. if the rebuilt or repaired building or structure is not intended for similar occupancy as the current building or structure;
- c. until the building or structure is actually repaired or rebuilt, at the same premises;  
or
- d. unless the rebuilding or repairs are made as soon as reasonably possible after the loss or damage, not to exceed 365 days after loss unless you request in writing that this time limit be extended for an additional 180 days.