TEXAS WINDSTORM INSURANCE ASSOCIATION WINDSTORM AND HAIL

EXTENSION OF COVERAGE-INCREASED COST IN CONSTRUCTION

Attached to and forming part of Policy No._____of the Texas Windstorm

Insurance Association issued at its Austin, Texas agency.

Dated_____

Agents.

General Exclusion 8. Ordinance or Law contained in the policy to which this endorsement is attached is superceded to the extent coverage is provided by this endorsement.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 maximum limit of liability established by law as described below, if a covered structure is damaged by windstorm 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 windstorm resistant building code applicable to the specific area in which the structure is located in order to maintain insurance through the Texas Windstorm Insurance Association.

This extension of coverage is limited to the increased cost to rebuild or repair the structure and does not extend coverage for any demolition costs of the undamaged part of a covered building or structure, including the cost of removing its debris.

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.

The total limit of liability under this extension for each building item is:

	Building Item Nos.:
— 15% of the coverage A (Building) limit of liability — (Place an x in the appropriate box)	

This coverage is additional insurance, however in no event will payment of a covered loss under this policy including this endorsement exceed the total maximum limit of liability established by law that can be insured by the Texas Windstorm Insurance Association.