

7. Extension of Coverage--Increased Cost in Construction Form No. TWIA-~~431430~~ and TWIA-432.

a. DWELLING POLICY

(1).a. Form No. TWIA-~~431430~~ may be attached to a windstorm and hail Dwelling Policy to provide additional insurance for the increased cost in construction due to the enforcement of any ordinance or law, or the requirement to rebuild or repair a structure in accordance with the windstorm ~~resistant building~~ code applicable to the area in which the structure is located in order to maintain insurance through the Texas Windstorm Insurance Association.

(2).b. An insured may select one of the following limits of liability for each building item:

- (a) 5% of Coverage A limit of liability
- (b) 10% of Coverage A limit of liability
- (c) 15% of Coverage A limit of liability
- (d) 25% of Coverage A limit of liability

(3).c. The coverage is additional insurance, but the total payment of a covered loss under the policy, including this endorsement, cannot exceed the maximum limit of liability established by law for the specific type of structure that is insured by the Association.

(4).d. The rates for the attachment of Form No. TWIA-~~431430~~ are as follows: _____

<u>COVERAGE AVAILABLE</u>	<u>RATE PER \$100 OF BUILDING AMOUNT</u> <u>RATE AS % OF STRUCTURE PREMIUM</u>
5% of Coverage A limit of liability	<u>7.0%-02</u>
10% of Coverage A limit of liability	<u>11.6%-035</u>
15% of Coverage A limit of liability	<u>14.0%-05</u>
<u>25% of Coverage A limit of liability</u>	<u>15.7%</u>

b. COMMERCIAL POLICY

(1). Form No. TWIA-432 may be attached to a windstorm and hail Commercial Policy to provide additional insurance for the increased cost in construction due to the enforcement of any ordinance or law, or the requirement to rebuild or

repair a structure in accordance with the windstorm code applicable to the area in which the structure is located in order to maintain insurance through the Texas Windstorm Insurance Association.

(2). An insured may select one of the following limits of liability for each building item:

- (a) 5% of Coverage A limit of liability
- (b) 10% of Coverage A limit of liability
- (c) 15% of Coverage A limit of liability
- (d) 25% of Coverage A limit of liability

(3). The coverage is additional insurance, but the total payment of a covered loss under the policy, including this endorsement, cannot exceed the maximum limit of liability established by law for the specific type of structure that is insured by the Association.

(4). The rates for the attachment of Form No. TWIA-432 are as follows:

<u>COVERAGE AVAILABLE</u>	<u>RATE AS % OF STRUCTURE PREMIUM</u>
<u>5% of Coverage A limit of liability</u>	<u>7.0%</u>
<u>10% of Coverage A limit of liability</u>	<u>11.6%</u>
<u>15% of Coverage A limit of liability</u>	<u>14.0%</u>
<u>25% of Coverage A limit of liability</u>	<u>15.7%</u>