

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS SETTLEMENT – FIRST CLASS CITY

The following loss settlement provisions apply to all dwellings and other structure(s) on the Described Location, as shown in the Declarations, which are located in any first class city, except a one or two family dwelling you occupy as your principal residence:

If a municipality, which is a first class city, has elected to apply the provisions of Wis. Stat. Ann. Sections 632.10 through 632.104, a part of our payment for loss or damage caused by fire or explosion to a dwelling or other structure(s), located in that municipality, will be withheld if the loss or damage is subject to these provisions.

The withheld amount will be paid, in accordance with the provisions of Sections 632.103 and 632.104, to:

1. The municipality where the dwelling or other structure(s) is located;
2. You, unless some other person is named in the policy or is legally entitled to receive payment; or
3. The mortgagee, if any.

However, we will not pay more than the limit of liability that applies to the dwelling or other structure(s) as stated under this policy.

Within 10 days after withholding the required amount, we will send written notice of the withholding to:

1. The building inspection official of the municipality where the dwelling or other structure(s) is located;
2. You;
3. Any mortgagee named in the policy; and
4. The court in which judgment was entered if the final settlement was determined by judgment.

We will not be liable in any cause of action, nor may any liability be imposed on us, arising from the payment, withholding or transferring of all or any portion of a final settlement in accordance with Wis. Stat. Ann. Sections 632.10 through 632.104.

All other provisions of this policy apply.