

SDFM-18 (11-2002)

TOTAL LOSS ENDORSEMENT

The Total Loss Endorsement applies to the building(s) identified on **your** Declarations with this form number or described below.

In consideration of the special characteristics of the specified building(s), **we** will only make a payment to **you** in the event of a total loss of the described building(s) by the perils of tornado, lightning or fire. No other perils of the policy apply to this building(s). **We** will not pay **you** for any loss unless the building(s) is wholly destroyed by tornado, lightning or fire.

The policy deductible shall apply to this endorsement.

All other provisions of this policy apply.
