AAA Insurance
underwritten by CSAA Affinity Insurance Company
P.O. Box 24511, Oakland, CA 94623 888.222.0094

Policy Number: **Effective Date:**
Insured Name: **Policy Type:** **Homeowners**

This endorsement changes the policy. Please read it carefully.

Mortgage Payment Protection - Virginia

INSURING AGREEMENT

1. We will provide Mortgage Payment Protection benefits of:

  a. Up to $1,500 per month;

  b. For no more than 12 consecutive months; and

  c. Up to a maximum of $18,000.

2. We will pay benefits upon receipt of timely proof that the dwelling on the "residence premises" shown in the Declarations is uninhabitable due to damage caused by a Peril Insured Against.

3. This coverage begins 45 days after the loss which renders the dwelling uninhabitable.

4. Reconstruction or repair of said dwelling must begin within 90 days after said dwelling is rendered uninhabitable.

5. Coverage continues during the period the dwelling remains uninhabitable, but for no more than the earlier of 12 consecutive months or the date when you choose any other dwelling as your permanent residence.

6. Benefits, not to exceed $1,500, are payable monthly for sums you owe under a promissory note.

7. No part of this benefit shall be paid or payable on account of:

  a. Taxes or insurance;

  b. Delinquencies on the promissory note;

  c. Trustee fees or foreclosure costs; or

  d. Late penalties or other expenses due to a breach of your obligations under said promissory note.

EXCLUSIONS

This endorsement does not apply to loss caused by:

1. Flood, landslide or mudflow;

2. Fungi, wet or dry rot or infestation by fungi, termites or other wood-destroying organisms;

3. Illegal activity by the "insured" or any occupant of said dwelling;

4. Riot, insurrection or war, declared or undeclared;

5. Terrorism. Terrorism means the use of violence by any person or group of persons motivated by or committed for political, religious, social, racial, ethnic, ideological, philosophical or similar purposes. It includes any use of violence to put the public or any section of the public in fear;

6. Intrusion by trespassers;

7. Theft; or

8. Interference with the construction or reconstruction and repair of said dwelling.

All other provisions of this policy apply.