INSURANCE BY MORE THAN ONE COMPANY

When ***we*** and other companies write insurance covering the ***insured premises***, ***our*** limit of liability for the Property Coverages is_____% of the total limit of liability for all insurance covering the same property. ***We*** pay this percentage of any loss under Property Coverages caused by perils insured against but not more than the limit of liability stated in the Declarations or any endorsement.

Any special limit or amount of insurance shown in this policy shall be the limit of liability for all insurance, and ***we*** shall pay no more than the above percentage of the special limit or amount of insurance.

Insurance By More Than One Company is insurance written in ***your*** name by more than one company using the same type of policy and conditions, whether or not still in force at time of loss.

The total of the limits of liability for all insurance including this policy is:

	Coverages	Total Limit of Liability
A.	***Residence***	$
B	Related Private Structures on the Premises	$
C.	Personal Property	$
D.	Additional Living Expense and Loss of Rent Coverage	$
E.	Farm Personal Property (Scheduled)	$
	Farm Personal Property (Blanket)	$
F.	Farm Barns, Buildings, Structures and ***Additional Farm Dwellings***	$_____

When not provided by ***us***, the Personal Liability and Medical Payments to Others coverages are provided by Policy No. _____ issued by _____.
Company

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

Under Form FL-20 Paragraph 6. Insurance Under More Than One Policy does not apply to policies issued by another company under the ***terms*** of this endorsement.

Under Forms FL-6 and FL-7 Paragraph 2 (c). Insurance Under More Than One Policy does not apply to policies issued by another company under the ***terms*** of this endorsement.