

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **LIFETIME CONTINUATION AGREEMENT HOMEOWNERS**

After the policy is in effect sixty (60) days, or if this is a renewal or continuation policy, we will continue the policy for as many additional policy periods as you wish, provided:

1. You pay the premium when due.
2. You maintain at least 80% of the full replacement cost of the dwelling under Coverage A.
3. We reserve the right to substitute more current forms and endorsements when they are approved and adopted.
4. You do not knowingly increase the hazard of the risk without written permission of the company.
5. There has not been a material misrepresentation of fact which if known to us would have caused us not to issue the policy.

All other provisions of this policy apply.

HW 01 01 06 03 (NS)