

**This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.:
Issued to:
By: LEXINGTON INSURANCE COMPANY**

SETTLING, CRACKING, BULGING, SHRINKAGE, OR EXPANSION EXCLUSION

This endorsement modifies insurance provided by the policy.

The following new subparagraph is added to Paragraph 1. of **SECTION I – EXCLUSIONS**:

Settling, Cracking, Bulging, Shrinkage, or Expansion meaning any loss arising out of, caused by, or resulting from the settling, cracking, bulging, shrinkage, or expansion of cement foundations including slab foundations, walls, floors, ceilings, roof structures, walkways, driveways, curbs, fences, retaining walls, or swimming pools. In addition, we do not cover loss, including loss of use, arising out of, caused by, or resulting from broken or leaking pipes (including the pipes themselves) partially or fully within slab foundations, or below slab foundations whether or not such loss arises out of, is caused by, or results from settling, cracking, bulging, shrinkage, or expansion.

Authorized Representative