

## TENANT'S IMPROVEMENTS AND BETTERMENTS FORM

We cover your use interest as tenant in improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:

- a. Made a part of the building or structure you occupy but do not own; and
- b. You acquired or made at your own expense but cannot legally remove.

We will determine the value of improvements or betterments in the event of loss as follows:

- a. Actual cash value of the lost or damaged property if you make repairs promptly.
- b. A proportion of your original cost if you do not make repairs promptly. We will determine the proportionate value as follows:
  1. Multiply the original cost by the number of days from the loss or damage to the expiration of the lease; and
  2. Divide the amount determined in 1. Above by the number of days from the installation of improvements to the expiration of the lease.

If your lease contains a renewal option, the expiration of the renewal option period will replace the expiration of the lease in this procedure.

- c. Nothing if others pay for repairs or replacement.

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