



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ACTUAL CASH VALUE – ROOFS
(ONE OR TWO FAMILY DWELLINGS)**

This endorsement modifies insurance provided under the following:

DWELLING POLICY – WINDSTORM AND HAIL

IMPORTANT NOTICE

This endorsement reduces the amount of the loss settlement for the roof covering of your dwelling or other structures if there is loss or damage to the roof covering caused by windstorm or hail.

THIS ENDORSEMENT IS NULL AND VOID IF ATTACHED TO ANY POLICY WITH A WINDSTORM OR HAIL DEDUCTIBLE AMOUNT GREATER THAN 1% OF THE COVERAGE A (DWELLING) LIMIT OF INSURANCE.

In consideration of a reduction of premium, Condition No. 6.b., Loss Settlement, is replaced by the following:

Our liability and payment for covered losses to personal property, carpeting, outdoor antennas, awnings, fences, structures other than buildings, and roof covering will not exceed the smallest of the following:

- (1) The actual cash value of the damaged property at the time of loss determined with proper deduction for depreciation;
- (2) The cost to repair or replace the damaged property with material of like kind and quality; or

- (3) The specified Limit of Insurance of the policy.

Roof covering means:

- (1) The roofing material exposed to the weather;
- (2) The underlayments applied for moisture protection;
- (3) All flashings required in the replacement of a roof covering.

Condition 6. b., Loss Settlement does not apply to roof covering.

All other terms and conditions of the policy remain unchanged.

Signature of the Named Insured

Date

(This endorsement shall form a part of the policy whether or not signed by the Named Insured if it is attached to or listed on the declarations page of the policy.)