

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
ACTUAL CASH VALUE LOSS SETTLEMENT
WINDSTORM OR HAIL LOSSES TO ROOF
SURFACING – FLORIDA

DEFINITIONS

With respect to the provisions of this endorsement, the following definitions are added:

1. "Roof surfacing" means the:
 - a. Shingles or tiles;
 - b. Cladding, underlayment, or decking;
 - c. Metal or synthetic sheeting or similar materials covering the roof; and
 - d. Roof flashing.

This includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection.

SECTION I – CONDITIONS

This endorsement modifies the SECTION I –Loss Settlement Condition in the policy form with respect to a covered loss for "roof surfacing" caused by the peril of windstorm or hail. Such loss will be subject to "actual cash value" loss settlement. Therefore, the loss settlement conditions that pertain to "repair or replacement cost without deduction for depreciation" are changed as noted below:

3. Loss Settlement

Item **a. (3)** is replaced by the following:

- (3) Structures that are not buildings, including their "roof surfacing";

The following is added to Condition **3. Loss Settlement** item **a.**:

- (5) "Roof surfacing" on structures that are buildings if a loss to the "roof surfacing" is caused by the peril of windstorm or hail.

In Paragraph **b.**, the introductory statement "Buildings covered under COVERAGE A - Dwelling or COVERAGE B – Other Structures at replacement cost without deduction for depreciation, subject to the following:" is replaced by the following:

- b. Buildings covered under COVERAGE A – Dwelling or COVERAGE B – Other Structures, except for their "roof surfacing" if the loss to the "roof surfacing" is caused by the peril of windstorm or hail, at replacement cost without deduction for depreciation, subject to the following:

The provisions of this endorsement do not apply to structures insured under either the COVERAGE B – Other Structures Away From The Residence Premises endorsement or the Specific Structures Away From The Residence Premises endorsement, if made a part of the policy.

The following is added to Condition **3. Loss Settlement**:

Roof Surfaces: We will pay the cost to repair or replace with similar construction and for the same use on the premises shown in the policy, the damaged parts of roof surfaces caused by windstorm or hail, subject to the following:

- (1) we will not pay an amount exceeding the smallest of the following:
 - (a) the applicable percentage of:
 - (i) the replacement cost, without deduction for depreciation, of roof surfaces damaged by

windstorm or hail; or

- *1** (ii) the cost to repair, without deduction for depreciation, the parts of roof surfaces damaged by wind- storm or hail;
as indicated in the Roof Surfaces Payment Schedule found in this endorsement; or
- (b) the applicable limit of liability shown in the **Declarations** for **COVERAGE A – Dwelling** or **COVERAGE B – Other Structures**, regardless of the number of building structures or other structures involved in the loss;

- *2** (2) we will not pay for increased costs resulting from enforcement of any ordinance or law regulating the construction, repair, or demolition of a building structure or other structure,

- (3) if the loss is to roof surfaces of the dwelling, the applicable percentage in the Roof Surfaces Payment Schedule will be based on the dwelling roof material and date of roof installation as previously provided by you.

- *3** You agree to promptly notify us each time the dwelling roof is replaced so that we may adjust the information shown in the policy. If you fail to notify us of the roof replacement:

- (a) within 90 days after the replacement; or
(b) before the end of the policy period in which the replacement occurred;

whichever is greater, the applicable per- centage in the Roof Surfaces Payment Schedule will be based on the dwelling roof material and date of roof installation as previously provided by you;

- (4) if the loss is to roof surfaces of other structures located on the residence premises and covered under **COVERAGE B – Other Structures**, the applicable percentage in the Roof Surfaces Payment Schedule will be based on the other structure roof material and age of roof at the time of loss.

The provisions of this endorsement do not apply to other structures located away from the residence premises;

- (5) roof surfaces means collectively, the following components:

- (a) exterior shingles and panels;
(b) underlayment;
(c) felt, membrane, including self-adhered water and ice-dam protection mem- brane, tar, and tar paper;
(d) roof vents;
(e) flashing and drip edges;
(f) turbines;
(g) skylight components; and
(h) any other roofing component comprising part of the overall roof surface; and

- (6) the applicable percentage in the Roof Surfaces Payment Schedule applies to:

- (a) the repair or replacement; and
(b) installation, including the applicable overhead, profit, labor, taxes and fees associated with repair or replacement;
of all roof surface components described above in item (5); and
(c) any coverage for roof surfaces damaged by windstorm or hail as provided under **SECTION I – ADDITIONAL COVERAGES, Debris Removal**.

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ROOF SURFACES PAYMENT SCHEDULE						
Age of Roof in Years	Roof Surface Material Type					
	Composition Shingle	Metal	Concrete/Clay Tile	Wood Shake/Shingle	Tar/Gravel	Other Roof
Less than 1	100%	100%	100%	100%	100%	100%
1 to less than 2	96%	99%	98%	98%	96%	96%
2 to less than 3	92%	98%	96%	96%	92%	92%
3 to less than 4	88%	97%	94%	94%	88%	88%
4 to less than 5	84%	96%	92%	92%	84%	84%
5 to less than 6	80%	95%	90%	90%	80%	80%
6 to less than 7	76%	94%	88%	88%	76%	76%
7 to less than 8	72%	93%	86%	86%	72%	72%
8 to less than 9	68%	92%	84%	84%	68%	68%
9 to less than 10	64%	91%	82%	82%	64%	64%
10 to less than 11	60%	90%	80%	80%	60%	60%
11 to less than 12	56%	89%	78%	78%	56%	56%
12 to less than 13	52%	88%	76%	76%	52%	52%
13 to less than 14	48%	87%	74%	74%	48%	48%
14 to less than 15	44%	86%	72%	72%	44%	44%
15 to less than 16	40%	85%	70%	70%	40%	40%
16 to less than 17	36%	84%	68%	68%	36%	36%
17 to less than 18	32%	83%	66%	66%	32%	32%
18 to less than 19	28%	82%	64%	64%	28%	28%
19 to less than 20	25%	81%	62%	62%	25%	25%
20 to less than 21	25%	80%	60%	60%	25%	25%
21 to less than 22	25%	79%	58%	58%	25%	25%
22 to less than 23	25%	78%	56%	56%	25%	25%
23 to less than 24	25%	77%	54%	54%	25%	25%
24 to less than 25	25%	76%	52%	52%	25%	25%
25 to less than 26	25%	75%	50%	50%	25%	25%
26 to less than 27	25%	74%	48%	48%	25%	25%
27 to less than 28	25%	73%	46%	46%	25%	25%
28 to less than 29	25%	72%	44%	44%	25%	25%
29 to less than 30	25%	71%	42%	42%	25%	25%
30 or older	25%	70%	40%	40%	25%	25%

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All other provisions of this policy apply.