ROOF SURFACE ACTUAL CASH VALUE LOSS SETTLEMENT
(Windstorm or Hail)

Refer to the Supplemental Declarations if information is not shown on this form.
We provide coverage under this endorsement subject to the ***terms*** contained in the General Policy Provisions.

This endorsement modifies the **How Much *We* Pay For Loss or Claim** provision contained in the General Policy Provisions of ***your*** policy.

When a building or structure covered by ***your*** policy sustains a covered loss to a ***roof surface*** caused by windstorm or hail, ***your*** claim will be adjusted on the basis of the actual cash value of the loss. This provision is applicable regardless of whether or not ***your*** Coverage A amount of insurance is equal to or exceeds 80% of the replacement value of the ***insured residence*** at the time of the loss to the ***roof surface***.

The Replacement Cost Provision of ***your*** policy does not apply to a ***roof surface*** loss caused by windstorm or hail. ***We*** will repair or replace ***your roof surface***, whichever is applicable, based on its actual cash value. Coverage for ***roof surface*** losses caused by windstorm or hail does not include coverage for the increased costs to comply with any ordinance or law unless Ordinance and Law Coverage is specifically provided in ***your*** policy.

Roof surface means the roof cladding of a building or structure, including but not limited to, panels, shakes, sheeting, shingles and tiles; materials used to secure any type of roof cladding; materials applied to or put under roof cladding to protect against moisture; and roof flashing.

All other ***terms*** and conditions remain unchanged.

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