Old Language	New Language	Explanation of Proposed Changes	Impact
This endorsement modifies the **How Much *We* Pay For Loss or Claim** provision contained in the General Policy Provisions of ***your*** policy, as it relates to the building or structure listed in the schedule above. When a scheduled building or structure 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. 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 such coverage is specifically provided in ***your*** policy. The provisions of this endorsement are applicable when the ***roof surface***: 1) is at least 10 years old; or 2) has existing damage from either weather conditions or trees. ***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.	**DEFINITIONS** The following definition applies to this policy form: 1. ***Roof surface*** means: a. The roof cladding of a building or structure, including but not limited to panels, shakes, sheeting, shingles and tiles; b. Materials used to secure any type of roof cladding; c. Materials applied to or put under roof cladding to protect against moisture; and d. Roof flashing. **HOW MUCH *WE* PAY FOR LOSS OR CLAIM** Section 3. Replacement Cost under E. How Much ***We*** Pay For Loss Or Claim in form SF-20 does not apply to the ***roof surface*** of the building or structure shown in the Schedule when the damage is caused by windstorm or hail. When a scheduled building or structure 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. Coverage for ***roof surface*** losses caused by windstorm or hail does not include increased costs to comply with any ordinance or law unless such coverage is specifically provided in ***your*** policy. The provisions of this endorsement are applicable when the ***roof surface***: 1. Is at least 10 years old; or 2. Has existing damage from either weather conditions or trees.	1. Wording updated and titles added, no change in intent.	1. Clarification