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

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

SCHEDULE

Loc. No.	Bldg. No.	Description
Location Number	Building Number	Description

This endorsement modifies the **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 provision contained in form SF-20 does not apply to the ***roof surface*** of the General Policy Provisions of ***your*** policy, as it relates to the building or structure listedshown in the Schedule above.

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.

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.

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

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