



## **ROOF SURFACE ACTUAL CASH VALUE LOSS SETTLEMENT**

### **Windstorm or Hail**

Refer to the Declarations if information is not shown on this form.  
The coverage under this endorsement is subject to the *terms* contained in *your* policy.

#### **SCHEDULE**

Location Number	Building Number	Description

#### **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.

All other *terms* and conditions remain unchanged.