



## **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.

### **SCHEDULE**

<b>Loc. No.</b>	<b>Bldg. No.</b>	<b><u>Description</u></b>
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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, sheathing, 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.