

## Policy Endorsement

Policy number:

**820 640 711**

Policy effective date:

February 6, 2025

*The following endorsement changes your policy.  
Please read this document carefully and keep it with your policy.*

### Roof Surfaces Endorsement - AVP247

This endorsement applies to **roof surface(s)** damaged or destroyed by **windstorm** or hail.

In **Section I Conditions**, under item 5, **How We Pay For A Loss**, the following changes are made:

- A. In provision a) (titled "Special Payment."), the following paragraph is added:  
This Special Payment provision does not apply to **roof surface(s)** when the loss is caused by **windstorm** or hail.
- B. In provision b) (titled "Actual Cash Value."), the following paragraph is added:  
This Actual Cash Value provision does not apply to **roof surface(s)** when the loss is caused by **windstorm** or hail.
- C. The following provision (titled "**Roof Surface.**") is added to condition 5 (titled "How We Pay For A Loss"):
- e) **Roof Surface.** In the event of a covered loss to **roof surface(s)** damaged or destroyed by **windstorm** or hail, we will pay the smallest of the following amounts:
- 1) the repair cost of the part(s) of the **roof surface(s)** damaged or destroyed by **windstorm** or hail; or
  - 2) the **Roof Surface Payment Schedule** amount, which is the applicable percentage(s) of the replacement cost of the **roof surface(s)** damaged or destroyed by **windstorm** or hail as indicated in the **Roof Surface Payment Schedule** below.

However, in no event shall our payment for any loss to the **building structure(s)** or other structure(s), including any payments made under this **Roof Surface** provision, exceed the applicable Limit Of Liability as shown on the Policy Declarations for **Dwelling Protection-Coverage A** or **Other Structures Protection-Coverage B** (or, when applicable, any extended coverage limits due to the application of the **Building Structure Reimbursement Extended Limits Endorsement**), regardless of the number of **building structures** and structures other than **building structures** involved in the loss.

Payment under this **Roof Surface** provision will not include any increased cost due to the enforcement of building codes, ordinances or laws regulating or requiring the construction, reconstruction, maintenance, replacement, repair, relocation or demolition of **building structures** or other structures.

### Roof Surface Payment Schedule

The applicable percentage in this chart will apply to all **roof surface** components and installation including the applicable overhead,

profit, labor, taxes and fees associated with replacement of the **roof surface(s)**.

Age of Roof	Roof Surface Material Type					All Other Roof Surface Material Types
	Composition	Slate	Tile	Wood	Metal	
0	100%	100%	100%	100%	100%	100%
1	97%	99%	98%	98%	99%	97%
2	94%	98%	96%	96%	98%	94%
3	91%	97%	94%	94%	97%	91%
4	88%	96%	92%	92%	96%	88%
5	85%	95%	90%	90%	95%	85%
6	82%	94%	88%	88%	94%	82%
7	79%	93%	86%	86%	93%	79%
8	76%	92%	84%	84%	92%	76%
9	73%	91%	82%	82%	91%	73%
10	70%	90%	80%	80%	90%	70%
11	67%	89%	78%	78%	89%	67%
12	64%	88%	76%	76%	88%	64%
13	61%	87%	74%	74%	87%	61%
14	58%	86%	72%	72%	86%	58%
15	55%	85%	70%	70%	85%	55%
16	52%	84%	68%	68%	84%	52%
17	49%	83%	66%	66%	83%	49%
18	46%	82%	64%	64%	82%	46%
19	43%	81%	62%	62%	81%	43%
20	40%	80%	60%	60%	80%	40%
21	37%	79%	58%	58%	79%	37%
22	34%	78%	56%	56%	78%	34%
23	31%	77%	54%	54%	77%	31%
24	28%	76%	52%	52%	76%	28%
25	25%	75%	50%	50%	75%	25%
26	25%	74%	48%	48%	74%	25%
27	25%	73%	46%	46%	73%	25%
28	25%	72%	44%	44%	72%	25%
29	25%	71%	42%	42%	71%	25%
30 or Over	25%	70%	40%	40%	70%	25%

The Roof Surfaces Endorsement provisions apply in addition to the applicable deductible.

All other policy terms and conditions apply.

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### Colorado

### Amendatory Endorsement - AVP257-4

- I. In the **General** section of **your** policy, the **Cancellation** provision is replaced by the following: