



**LIMITED ROOF SURFACES SETTLEMENT  
WINDSTORM OR HAIL LOSSES**

Coverage is subject to all terms and conditions of the policy except as changed by this endorsement.

**SCHEDULE**

Type Of Roof Surfacing Material	Year Of Installation
<input type="checkbox"/> Composition Shingle	
<input type="checkbox"/> Slate	
<input type="checkbox"/> Tile	
<input type="checkbox"/> Shake/Wood Shingle	
<input type="checkbox"/> Metal	
<input type="checkbox"/> Asphalt Shingle And Other	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

This endorsement modifies the policy with respect to how we settle losses to "roof surfacing" damaged by the peril of windstorm or hail.

For purposes of this Limited Roof Surfaces Settlement Windstorm or Hail Losses endorsement only, the following definition is added:

**DEFINITIONS**

"Roof surfacing" means the surfacing that covers the top of a dwelling or other structure and all related materials and components insured under Property Coverage **A** or Property Coverage **B** of this policy including but not limited to such items as:

- (a) shingles, slates, tiles, shakes, panels, sheets, sheeting or rolls;
- (b) related materials used in securing the roof surface;
- (c) materials applied to or under the roof surface for moisture protection including tar paper, asphalt roofing underlayment, synthetic underlayment and ice and water shield products;
- (d) other materials generally found on the exterior of a roof surface including, flashing, caps, vents, ridge vents, drip edges, and scuppers;
- (e) roof decking, sheathing, and underlayments; and
- (f) any other roofing component comprising part of the overall roof surface including all materials used in securing the roof surface.

**SECTION I — CONDITIONS**

Paragraph **D. Loss Settlement** is replaced by the following:

In this Condition **D.**, the terms "cost to repair or replace" and "replacement cost" do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in **E.11. Ordinance Or Law** under Section **I — Property Coverages**. Covered property losses are settled as follows:

1. Property of the following types:



- a. Personal property;
  - b. Awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings;
  - c. Structures that are not buildings; and
  - d. Grave markers, including mausoleums;
- at actual cash value at the time of loss but not more than the amount required to repair or replace.
2. "Roof surfacing" on buildings covered under Coverage **A** or **B** if the loss is caused by the peril of Windstorm or Hail at the percentage of the replacement cost, shown in the Roof Surfacing Payment Schedule found in this endorsement, based on the age and type of "roof surfacing" damaged, but not more than the least of the following amounts:
    - a. The limit of liability under this Policy that applies to the building;
    - b. The cost to repair or replace that portion of the "roof surfacing" damaged for like construction and use, without deduction for depreciation; or
    - c. The necessary amount actually spent to repair or replace the damaged "roof surfacing".

If the loss is to "roof surfacing" of other structures located on the "residence premises" and covered under Coverage **B** Other Structures, the applicable percentage in the Roof Surfaces Payment Schedule will be based on the other structure roof material and age of roof at the time of loss.
  3. Except to the extent that Paragraph **D.2.** applies, buildings, including "roof surfacing", covered under Coverage **A** or **B** at replacement cost without deduction for depreciation, subject to the following:
    - a. We will pay the cost to repair or replace, after application of deductible and without deduction for depreciation, but not more than the least of the following amounts:
      - (1) The limit of liability under this Policy that applies to the building;
      - (2) The replacement cost of that part of the building damaged for like construction and use on the same premises; or
      - (3) The necessary amount actually spent to repair or replace the damaged building.

If the building is rebuilt at a new premises, the cost described in (2) above is limited to the cost which would have been incurred if the building had been built at the original premises.
    - b. We will pay no more than the "actual cash value" of the damage until actual repair or replacement is complete, unless the cost to repair or replace the damage is both:
      - (1) Less than 5% of the amount of insurance in this Policy on the building; and
      - (2) Less than \$2,500.
    - c. You may disregard the replacement cost loss settlement provisions and make claim under this Policy for loss to buildings on an "actual cash value basis". You may then make claim for any additional liability according to the provisions of this Condition **D.** Loss Settlement, provided you:
      - (1) Notify us, within 180 days after the date of loss, of your intent to repair or replace the damaged building.
      - (2) Complete the repair or replacement within two years of the date of the loss; Repair or replacement must be evidenced by the original replacement receipt, invoice or bill.



**ROOF SURFACING PAYMENT SCHEDULE**

To find the percentage which will apply to repair or replace the damaged parts of the "roof surfacing", refer to the age of roof and the "roof surfacing" material type for the damaged "roof surfacing" in the Roof Surfacing Payment Schedule included in this endorsement. The applicable percentage in this schedule applies to the cost to repair or replace the damaged part(s) of the "roof surface" including any applicable material costs, equipment costs, labor costs, general contractor overhead and profit, sales and other taxes, design and engineering costs and fees and permits.

Roof Surfacing Payment Schedule						
Age Of Roof* (In Years)	Type Of Roof Surfacing Material					
	Composition Shingle	Slate	Tile	Shake/Wood Shingle	Metal	Asphalt Shingle And (All) Other
Less than 1	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 older	25%	70%	40%	40%	70%	25%

The Age of Roof is determined by subtracting the Year of Installation, as indicated in the Declarations , from the year of the current policy period effective date.

