

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED LOSS SETTLEMENT FOR WINDSTORM OR HAIL LOSSES TO ROOF SURFACING

This endorsement is attached to and modifies insurance provided under the following:

HOMEOWNERS 3 – SPECIAL
HOMEOWNERS 5 – COMPREHENSIVE

DEFINITIONS

With respect to the provisions of this endorsement, the following definitions are added:

Roof surfacing components means any component of the roofing surface, including but not limited to:

1. Flashing, drip edge, ridge, valley, scupper, accessory;
2. Turbine, vent or similar device;
3. Chimney cap, furnace cap or similar device;
4. Skylight, tubular skylight, or similar device; and
5. Any other component comprising part of the overall roofing surface.

Roof surfacing:

1. This means:
 - a. Any type of roofing surface including but not limited to shingles, shakes, tiles, slates, panels sheets, rolled materials, or any type of built-up surface;
 - b. Underlayment applied for moisture protection;
 - c. Paint or any other coating that may be applied to roofing surface and **roofing surface components**; and
 - d. all materials used in securing the roofing surface and **roofing surface components**.
2. **Roof surfacing** does not mean any:
 - a. Decking, sheathing;
 - b. Rafter, truss, including their parts and accessories;
 - c. Downspouts, gutter, including their parts and accessories; or
 - d. Eave, fascia, soffit or trim.

SECTION I – CONDITIONS

The following is added to Paragraph **D. Loss Settlement**:

If a loss to "roof surfacing" on structures covered under Coverage **A** or **B** is caused by the peril of windstorm or hail, the loss is settled at the percentage shown in the Roof Surfacing Loss Percentage Table, based on the age and type of "roof surfacing" damaged. We will pay no more than:

- a. The percentage of the cost to repair or replace that portion of the "roof surfacing" damaged with material of like kind and quality without deduction for depreciation;
- b. For Other Structures, the Coverage B limit of liability under this Policy that applies to the building:
or
- c. The necessary amount actually spent to repair or replace the damaged "roof surfacing".

The applicable percentage in the Roof Surfacing Loss Percentage Table applies to the cost to repair or replace the damaged part(s) of the "roof surface" including any applicable labor costs, general contractor overhead and profit, material cost, permits and other fees, tax, and any other cost related to repairing or replacing the property.

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ADDITIONAL PROVISION

The provisions of this endorsement do not apply to structures insured under either the:

1. Coverage **B** – Other Structures Away From The Residence Premises endorsement; or
2. Specific Structures Away From The Residence Premises endorsement;

if made a part of the Policy.

All other terms and conditions of this Policy remain unchanged.

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ROOF SURFACING LOSS PERCENTAGE TABLE

Age of Roof*	Roof Surfacing Material Type**					
	Composition	Slate	Tile	Wood	Metal	All other Material Types
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%	78%	78%	89%	67%
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 more	25%	70%	40%	40%	70%	25%

*As shown in the Declarations.

**If two or more roof surfacing material types are present on a structure's roof, use the material type that is used to rate your Policy, as shown in the Declarations.