

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY

ROOF SURFACES PAYMENT SCHEDULE ENDORSEMENT

DEFINITIONS

With respect to the provisions of this endorsement, the following definition is added:

"Roof Surfacing" means the:

- a. exterior shingles, panels or tiles;
- b. cladding, underlayment, or decking;
- c. felt, membrane, including self-adhered water and ice-dam protection membrane, tar, and tar paper;
- d. metal or synthetic sheeting or similar materials covering the roof;
- e. roof vents;
- f. roof flashing and drip edges,
- g. turbines;
- h. skylight components; and
- i. any other roofing component comprising part of the overall roof surface.

This includes all material used in securing the roof surface and all materials applied to or under the roof surface for moisture protection.

SECTION I – CONDITIONS

This endorsement modifies **SECTION I – CONDITIONS, D. Loss Settlement** in the policy form with respect to a covered loss for **"roof surfacing"** caused by the peril of windstorm or hail. Such loss will be subject to the Roof Surfacing Payment Schedule as provided on this endorsement.

D. Loss Settlement

Item **D.1.c.** is replaced by the following:

- c. Structures that are not buildings including, but not limited to, fences and their **"roof surfacing"**:

Item **D.1.e.** is added:

- e. **"Roof Surfacing"** on structures that are buildings if the loss to the **"roof surfacing"** is caused by the peril of windstorm or hail.

Paragraph **D.2.** is replaced by the following:

2. Buildings covered under **Coverage A – Dwelling** or **Coverage B – Other Structures**, except for their **"roof**

surfacing" if the loss to the **"roof surfacing"** is caused by the peril of windstorm or hail, at replacement cost without deduction for depreciation, subject to the following:

Paragraph **D.4.** is added:

4. The Roof Surfacing Payment Schedule below applies to **"roof surfacing"** losses caused by the peril of windstorm or hail:

- a. The applicable percentage will be based on the dwelling roof material and date of roof installation as previously provided by you and shown in the Declarations.

You agree to promptly notify us each time the dwelling roof is replaced so that we may adjust the information shown in the Declarations. If you fail to notify us of the roof replacement:

- (1) within 90 days after the replacement; or
- (2) before the end of the policy period in which the replacement occurred;

whichever is greater, the applicable percentage in the Roof Surfacing Payment Schedule will be based on the dwelling material and date of roof installation as previously provided by you and shown in the Declarations.

- b. The applicable percentage of other structures located on the "residence premises" and covered under **Coverage B – Other Structures**, will be based on the other structure roof material and age of roof at the time of the loss. The provisions of this endorsement do not apply to other structures located away from the "residence premises".
- c. The applicable percentage in the Roof Surfaces Payment Schedule shown for the type of roofing surface applies to:

- (1) the repair or replacement; and
- (2) installation, including the applicable overhead, profit, labor,

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taxes, and fees associated with
repair or replacement;

of all "roof surfacing" components.

All other provisions of this policy apply.

ROOF SURFACING PAYMENT SCHEDULE						
Age of Roof in Years	Roof Surface Material Type					
	Composition Shingle	Metal	Clay or Concrete Tile	Wood Shake/Shingle	Tar/Gravel	All other Roof Surface Material Types
Less than 1	100%	100%	100%	100%	100%	100%
1 to less than 2	96%	99%	98%	98%	96%	96%
2 to less than 3	92%	98%	96%	96%	92%	92%
3 to less than 4	88%	97%	94%	94%	88%	88%
4 to less than 5	84%	96%	92%	92%	84%	84%
5 to less than 6	80%	95%	90%	90%	80%	80%
6 to less than 7	76%	94%	88%	88%	76%	76%
7 to less than 8	72%	93%	86%	86%	72%	72%
8 to less than 9	68%	92%	84%	84%	68%	68%
9 to less than 10	64%	91%	82%	82%	64%	64%
10 to less than 11	60%	90%	80%	80%	60%	60%
11 to less than 12	56%	89%	78%	78%	56%	56%
12 to less than 13	52%	88%	76%	76%	52%	52%
13 to less than 14	48%	87%	74%	74%	48%	48%
14 to less than 15	44%	86%	72%	72%	44%	44%
15 to less than 16	40%	85%	70%	70%	40%	40%
16 to less than 17	36%	84%	68%	68%	36%	36%
17 to less than 18	32%	83%	66%	66%	32%	32%
18 to less than 19	28%	82%	64%	64%	28%	28%
19 to less than 20	25%	81%	62%	62%	25%	25%
20 to less than 21	25%	80%	60%	60%	25%	25%
21 to less than 22	25%	79%	58%	58%	25%	25%
22 to less than 23	25%	78%	56%	56%	25%	25%
23 to less than 24	25%	77%	54%	54%	25%	25%
24 to less than 25	25%	76%	52%	52%	25%	25%
25 to less than 26	25%	75%	50%	50%	25%	25%
26 to less than 27	25%	74%	48%	48%	25%	25%
27 to less than 28	25%	73%	46%	46%	25%	25%
28 to less than 29	25%	72%	44%	44%	25%	25%
29 to less than 30	25%	71%	42%	42%	25%	25%
30 or Over	25%	70%	40%	40%	25%	25%