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## ROOF SURFACING AMENDMENT ACTUAL CASH VALUE TERMS FOR WINDSTORM OR HAIL LOSS

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

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### DEFINITIONS

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The following definition is added with respect to the Loss Settlement Terms as amended by this endorsement:

"Roof surfacing" means:

- a. a building's or structure's roof cladding, including but not limited to panels, shakes, sheeting, shingles, and tiles, regardless of the material of which it is composed;
- b. materials applied to or under roof cladding to protect against moisture intrusion;
- c. materials used to secure:
  - 1) roof cladding; or
  - 2) materials applied to or under roof cladding to protect against moisture intrusion; and
- d. roof flashing.

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### HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

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With respect to loss caused by windstorm or hail, the "roof surfacing" of buildings located on the "described location" is not subject to the Replacement Cost Terms.

Accordingly, the Loss Settlement Terms are amended as follows.

- 1. When this policy includes form HO 0001, HO 0002, and or HO 0003, item a) under Replacement Cost Terms in that form is deleted and replaced by the following:
  - a) The Replacement Cost Terms apply only to buildings covered under Coverage A or Coverage B that have a permanent foundation and roof.

However, the Replacement Cost Terms do not apply to:

  - (1) window air-conditioners, awnings, canopies, appliances, carpets, or antennas, all whether or not attached to a building; or
  - (2) "roof surfacing", but only with respect to loss caused by windstorm or hail.
- 2. When this policy includes form HO 0005, item a) under Replacement Cost Terms That Apply To Coverage A And Coverage B Only in that form is deleted and replaced by the following:
  - a) These Replacement Cost Terms apply only to buildings covered under Coverage A or Coverage B that have a permanent foundation and roof.

However, with respect to loss caused by windstorm or hail only, these Replacement Cost Terms do not apply to "roof surfacing".
- 3. When this policy includes form HO 0006, item a) under Replacement Cost Terms in that form is deleted and replaced by the following:
  - a) The Replacement Cost Terms apply only to property covered under Coverage A.

However, with respect to loss caused by windstorm or hail only, the Replacement Cost Terms do not apply to "roof surfacing".

4. If this policy has been endorsed to provide coverage for structures that are located away from the "described location", the "terms" of this endorsement do not apply to such structures.