This endorsement changes the policy -- PLEASE READ THIS CAREFULLY --

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.

HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

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.

Under Loss Settlement Terms, Replacement Cost Terms, item a) as set forth in endorsement MH 7800 is deleted and replaced by the following:

a) The Replacement Cost Terms apply only to the mobile home covered under Coverage A and to buildings covered under Coverage B that have a permanent foundation and roof.

However, the Replacement Cost Terms do not apply to:

- (1) window air-conditioners, awnings and canopies, and antennas, all whether or not attached to a building; and
- (2) roof surfacing, flashing, and other roof covering, but only with respect to loss caused by the peril of Windstorm Or Hail.

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