

WIND AND HAIL EXTERIOR SURFACE ACTUAL CASH VALUE LIMITATION

APPLICABLE TO ALL EXTERIOR WALL SURFACING, ROOF SURFACING, AND/OR EXTERIOR DOOR AND WINDOW SURFACING

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

DEFINITIONS

With respect to the exclusions added by this endorsement, the following definitions are added:

1. Exterior wall surfacing means:

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

2. 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.

3. Exterior door surfacing means:

- a. the outside surface of a building's or structure's exterior doors, including but not limited to door frames, leaves, panels, cladding, casing, and molding, regardless of the material of which it is composed;
- b. exterior door hardware; and
- c. exterior door flashing.

4. Exterior window surfacing means:

- a. the outside surface of a building's or structure's exterior windows, including but not limited to window frames, sash, cladding, casing, and molding, regardless of the material of which it is composed;
- b. exterior window hardware; and
- c. exterior window flashing.

PROPERTY COVERAGES

PERILS INSURED AGAINST

The following limitation is added to all Dwellings, Structures and Farm Service Buildings insured with Replacement Cost Coverage.

With this endorsement, the replacement cost loss settlement terms are deleted and replaced by "actual cash value" loss settlement terms. This limitation applies to wind and hail losses involving "Exterior wall surfaces", "Roof surfaces", "Exterior door surfacing" and "Exterior window surfacing".

HOW MUCH WE PAY FOR LOSS OR CLAIM

The following Exterior Surface Limitation is added under How Much We Pay For Loss Or Claim and applies to all Dwellings, and Structures and Farm Service Buildings insured with replacement cost.

We pay the smallest of the following amounts:

1. The "actual cash value" of the covered property at the time of loss;
2. The cost to repair or replace that part of the covered property with property of like kind and quality, less depreciation. This includes, but is not limited to cost of roofing, shingles, labor, other material and supplies, and debris removal;
3. The limit of liability applicable to the covered property.

This limitation applies to all exterior surface damages.