

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Roofing Materials Payment Schedule

For a reduction in premium, your policy is changed as follows:

Roofing Materials Payment Schedule						
Age of Roof	All Composition Shingle	Slate	Tile	Wood	Metal	All Other Roof Material
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%	76%	76%	88%	64%
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 over	25%	70%	40%	40%	70%	25%

***Payment Schedule is applied based on the roof year indicated on your Declarations Page.**

Under **DEFINITIONS**, the following is added:

“Roofing Materials”

means the roof surface material (composition shingle, slate, tile, wood, metal, all other roof surface material) and all other roofing components of a building or other structure covered under **COVERAGE A – DWELLING** or **COVERAGE B – OTHER STRUCTURES**. This includes but is not limited to:

1. Flashings, caps, vents, ridge vents, drip edges, scuppers and ice shields;
2. Sheathing, felt and membranes;
3. Shingles, tile, sheets or shakes (regardless of system materials);
4. Tar, tar paper, asphalt or gravel;
5. Modified bitumen, bitumen, rubber rolled-roofing, built-up or sprayed polyurethane foam roofing;
6. Foam inserts, insulation, underlayment and elastomeric coating;
7. Cupola, finials, and snow guards;
8. Battens, counter battens, bird stops, and gravel stops;
9. Light-transmitting structures, such as skylights, rooflights and roof windows; and
10. Coatings, adhesives, adherents and other finishing materials for “roofing materials”.

Under **SECTION I – CONDITIONS**, item **How A Loss Will Be Settled** is modified as follows:

A covered loss for “roofing materials” caused by the peril of windstorm or hail will be subject to “actual cash value” loss settlement, per the Roofing Materials Payment Schedule above.

Payment for a covered loss for “roofing materials” caused by the peril of windstorm or hail will not include any increased cost due to the enforcement of building codes, ordinances or laws regulating or requiring the construction, reconstruction, maintenance, replacement, repair, relocation or demolition of building structures or other structures.

Coverage under this endorsement will not trigger, cause, or result in the application of any Additional Coverage for Ordinance or Law, if provided in this policy, regardless of whether any building code, ordinance or law applies.

The loss settlement conditions pertaining to “repair or replacement cost without deduction for depreciation” are changed as noted below:

How A Loss Will Be Settled

Paragraph 1.c. is replaced by the following:

- c. Structures that are not buildings, including their “roofing materials”;

The following is added to Paragraph 1.:

- d. “Roofing material” on structures that are buildings if a loss to the “roofing materials” is caused by the peril of windstorm or hail.

The first sentence of Paragraph 2., up to the colon, is deleted and replaced by the following:

2. Buildings covered under Coverage A or B, except for their “roofing materials” if the loss to the “roofing materials” is caused by the peril of windstorm or hail, at replacement cost without deduction for depreciation, subject to the following:

The remainder of Paragraph 2., remains unchanged.

All other provisions of your policy apply.