

# ROOF VALUATION

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**This endorsement provides the terms of coverage if coverage is selected on the Declarations Page.**

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*To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. This endorsement does not change any other provision of the insurance policy to which it is affixed. This endorsement is a part of this insurance policy and takes effect on the effective date of this insurance policy unless another effective date is shown.*

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Words and phrases that appear in *italics* in the remainder of this form have special meaning. Refer to Section I. Definitions of the policy form and / or this endorsement.

## H. Property Loss Conditions

The following Property Loss Condition is added to the policy Property Loss Conditions:

1. Any damage to a *roof surface* that has an age greater than the years listed in the table below will be subject to *actual cash valuation*, as defined by the policy.

Partial repairs, recoating, or temporary repairs are considered maintenance only and do not determine the age of the roof for purposes of this endorsement. Only a *roof replacement* will alter the age of the *roof surface* for purposes of this endorsement.

| <b>Primary Roof Protection Material</b>   | <b>Years</b> |
|---|--------------|
| Clay concrete tile, Slate, or similar performing material   | 19           |
| Light metal panels, Standing seam metal, or similar performing material *   | 19           |
| Asphalt composite shingle, Built-up with gravel or without gravel, Single-ply membrane, Single-ply membrane ballasted, similar performing material, and All other | 14           |

\* Metal roofing material of any definition shall not be covered for *cosmetic damage*.

All other terms and conditions, insured coverage and exclusions of this policy remain unchanged, including applicable limits, sublimits and deductibles, and apply in full force and effect to the coverage provided by this policy.