

# WINDOWS/DOORS/SLIDING DOORS ACV LOSS SETTLEMENT ENDORSEMENT

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

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

---

*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.*

---

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**

### **16. Loss Settlement Conditions**

The following Property Loss Conditions are added to the Loss Settlement Conditions:

Any damage to Windows/Doors/Sliding Doors that have been in place, at the time of loss, on an insured building or structure for a period of years greater than twenty (20) years will be subject to *actual cash valuation*, as defined by the policy.

We will not pay for *cosmetic damage* to Windows/Doors/Sliding Doors caused by wind and/or hail. For the purpose of this endorsement, *cosmetic damage* means that the wind and/or hail caused marring, pitting or other superficial damage that altered the appearance of the Windows/Doors/Sliding Doors, but such damage does not prevent the Windows/Doors/Sliding Doors from continuing to function as a barrier to entrance of the elements to the same extent as it did before the *cosmetic damage* occurred.

## **I. Definitions**

The following Definition is added to the policy Definitions:

Windows/Doors/Sliding Doors means any window(s), Door(s), or Sliding Door(s) that cover an opening in the wall or roof of the building or separate structures that is fitted with glass or other transparent material in a frame to admit light, air, allow people to see out or allow ingress or egress from; covered under this policy and all other related components and installation, including but not limited to:

- a. Complete window, door, or sliding door assembly;
- b. Flashing, glazing, seals, frames, sashes, jambs, slabs, screens, thresholds;
- c. Hardware, including: Lock, key, bolt or dead latch, knob, stike plate, mortice;
- d. And/or any related installation cost in any interior or exterior surface, including but not limited to: drywall, stucco, wood, brick, roofing , trim, etc.

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.