NOTICE OF REDUCTION IN COVERAGE

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.

The following changes have been made to your policy that reduces coverage for your risk:

1. Poor roof quality found during inspection requires a change to *actual cash value* (ACV) coverage for the roof until requested repairs are completed.

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