ROOF SURFACE PAYMENT SCHEDULE

The terms of the policy apply except as changed by this **endorsement**.

With respect only to the coverage this **endorsement** provides, changes are made to the following:

Loss Settlement For Roofing System Under Coverage A - Dwelling And Coverage B - Other **Structures** is deleted and replaced by the following:

Loss Settlement For Roofing System Under Coverage A - Dwelling And Coverage B - Other **Structures**:

Roofing system means any type of roofing surface, underlayment, decking, sheathing, vents, flashing, or trim. Roofing surface means any type of material composing the exterior of the roof.

- 1. We will pay the least of the:
 - a. value of damaged property;
 - b. change in value of damaged property directly due to the loss;
 - c. cost to repair damaged property;
 - d. cost to replace damaged property determined using the roof payment schedule below; or
 - e. limit shown in the Declarations;

for damage to a roofing system caused by Windstorm Or Hail.

- 2. **We** will not pay any cost to repair or replace property due to requirements of any ordinance or law unless specifically provided by **endorsement**.
- 3. **We** will not pay for any damage caused by hail to any metal roofing surface unless the roofing surface will no longer prevent water from entering the dwelling or building.
- 4. **We** do not cover loss caused by hail to any metal vent, flashing, drip edge, ridge, valley, accessory, or trim unless such metal component:
 - a. will no longer:
 - (1) prevent water from entering the dwelling or building; or
 - (2) perform any other intended function; or
 - b. is attached to a roof plane that has had its roofing surface damaged by hail to the extent that the roofing surface must be replaced.

However, Loss Settlement For Roofing System described above in 1. through 4. does not apply when **we** determine that **your** dwelling or other **structure** is a total loss. Loss Settlement For Coverage A - Dwelling And Coverage B - Other **Structures** A.1. through A.4. and A.6., will apply to the roofing system covering such dwelling or other **structure**.

Roof Surface Payment Schedule

The percentages shown for the type of roofing surface are applied to all components and installation including overhead, profit, labor, taxes, and fees associated with the replacement of the roofing system.

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	Roof Surface Material Type										
	Class 3 or 4						Built-up tar				
	Impact	Y					With Or				
	Resistant,						Without				
Age	Synthetic						Gravel,				
Of	Plastic, or	All Other			Concrete		Rubber				
Roof	Architectural	Composition	Wood	Metal	Tile, Fiber		Membrane,	All Other			
In	Composition	or Solar	Shingles or	Shingles or	Cement Tile,		or Other Flat	Roof Surface			
Years	Shingles	Shingles	Shakes	Panels	or Clay Tile	Slate	Roof Surface	Types			
0	100%	100%	100%	100%	100%	100%	100%	100%			
1	97%	96%	97%	98%	98%	99%	95%	95%			
2	94%	92%	94%	96%	96%	98%	90%	90%			
3	91%	88%	91%	94%	94%	97%	85%	85%			
4	88%	84%	88%	92%	92%	96%	80%	80%			
5	85%	80%	85%	90%	90%	95%	75%	75%			
6	82%	76%	82%	88%	88%	94%	70%	70%			

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10	8	76%	68%	76%	84%	84%	92%	60%	60%		
11	9	73%	64%	73%	82%	82%	91%	55%	55%		
12	10	70%	60%	70%	80%	80%	90%	50%	50%		
13	11	67%	56%	67%	78%	78%	89%	45%	45%		
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All other terms remain unchanged.

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