

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

DWELLING ROOF REPLACEMENT COST TERMS

With respect to the coverage provided by this endorsement, **your** policy is amended as indicated.

It is agreed that actual cash value loss settlement terms are deleted and replaced by replacement cost loss settlement terms. **We** will pay for loss caused by windstorm or hail to the roof of the structure identified in the Declarations with this endorsement.

We will pay the smaller of the following amounts:

1. The cost to repair or replace the damage on the same premises using materials of like kind and quality, to the extent practical; or
2. The amount spent to repair or replace the damage.

When the cost to repair or replace exceeds the lesser of \$2,500 or 5% of the **limit** on the damaged property, **we** will pay 50% of the replacement cost until repair or replacement is completed.

A claim for the additional 50% under these **terms** must be made within 180 days after the loss.

When the age of the roof is 15 years or older, it will no longer qualify for replacement cost coverage and this endorsement shall be removed from the policy.

All other **terms** and conditions of this policy apply.