

ROOF RESTRICTION ENDORSEMENT

This endorsement changes or amends the coverage(s) provided under this policy.
Please read it carefully.

The following is added to all Exclusion sections and subsections including the Terms and Conditions Section of the policy and applies to all Buildings and Structures, including Dwellings, covered under this policy.

IT IS HEREBY AGREED AND UNDERSTOOD THAT:

- 1) Any loss or damage, from any cause whatsoever, covered under this policy is limited to the extent that no coverage is provided for any roof or interior portions of any building or structure nor to the personal or business property therein, resulting from or occasioned by poor roof condition, including existing prior damage, ordinary wear and tear or lack of maintenance.

Ordinary wear and tear means the roof has deteriorated, in whole or in part to the point that it no longer performs its intended function of keeping out the elements.

- 2) Any loss or damage to a roof, regardless of construction, that has reached or exceeded the life expectancy as established by the manufacturer shall be subject to a minimum depreciation of Fifty (50) Percent without regard to whether the policy is written on Replacement Cost Basis or Actual Cash Value Basis.

All other terms and conditions of this policy remain unchanged.

(The signature of the named insured is not required if this endorsement is attached at the time the policy is issued.)

Signature of Named Insured

Date