

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.



ROOF SURFACES (Premier Homeowners Policy)

This endorsement applies to **roof surface(s)** damaged or destroyed by windstorm or hail.

For the purpose of this endorsement, **roof surface** refers to, but is not limited to, composition shingles, tiles, cladding, vent caps, metal or synthetic sheeting or similar materials covering the roof and includes all materials used in securing the **roof surface** and all materials applied to or under the **roof surface** for moisture protection, as well as roof flashing. **Roof surface** also refers to, but is not limited to, the tear off, preparation and the installation, including the applicable overhead, profit, labor, taxes and fees associated with replacement of **roof surface**.

CONDITIONS - SECTION I

Under provision 3. Loss Settlement, the following changes are made:

1. The following paragraph is added to Provision 3.b.:
 - 3.b. This provision does not apply to **roof surface(s)** when the loss is caused by windstorm or hail.
2. The following paragraph is added to Provision 3.c.:
 - 3.c. This provision does not apply to **roof surface(s)** when the loss is caused by windstorm or hail.
3. The following provision is added:
 - 3.d. **Roof Surface.** In the event of a covered loss to **roof surface(s)** damaged or destroyed by windstorm or hail, **we** will pay the smallest of the following amounts:
 - (1) the repair cost of the part(s) of the **roof surface(s)** damaged or destroyed by windstorm or hail;
 - (2) the **roof surface** payment schedule which is the applicable percentage(s) of the replacement cost of the **roof surface(s)** damaged or destroyed by windstorm or hail as indicated in the Roof Surface Payment Schedule; or
 - (3) the Limit of Liability under **Dwelling** (Coverage A) or **Other Structures** (Coverage B) shown on the Homeowners Declarations that applies to the damaged or destroyed **roof surface(s)** regardless of the number of buildings or other structures involved in the loss.

Payment under 3.d. **Roof Surface** will not include any increased cost due to the enforcement of building codes, ordinances or laws regulating or requiring the construction, reconstruction, maintenance, replacement, repair, relocation or demolition of building structures or other structures.

OTHER COVERAGES - SECTION I

Under provision 4. ORDINANCE OR LAW, the following paragraph is added:

This provision does not apply to **roof surface(s)** when the loss is caused by windstorm or hail.

Roof Surface Payment Schedule

The applicable percentage in this chart will apply to all **roof surface** components and installation.

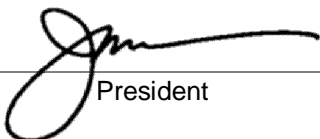
Age of Roof	Roof Surface Material Type					All Other Roof Surface Material Types
	Composition Shingles	Slate	Tile	Wood	Metal	
0	100%	100%	100%	100%	100%	100%
1	97%	99%	98%	98%	99%	97%
2	94%	98%	96%	96%	98%	94%
3	91%	97%	94%	94%	97%	91%
4	88%	96%	92%	92%	96%	88%
5	85%	95%	90%	90%	95%	85%
6	82%	94%	88%	88%	94%	82%
7	79%	93%	86%	86%	93%	79%
8	76%	92%	84%	84%	92%	76%
9	73%	91%	82%	82%	91%	73%
10	70%	90%	80%	80%	90%	70%
11	67%	89%	78%	78%	89%	67%
12	64%	88%	76%	76%	88%	64%
13	61%	87%	74%	74%	87%	61%
14	58%	86%	72%	72%	86%	58%
15	55%	85%	70%	70%	85%	55%
16	52%	84%	68%	68%	84%	52%
17	49%	83%	66%	66%	83%	49%
18	46%	82%	64%	64%	82%	46%
19	43%	81%	62%	62%	81%	43%
20	40%	80%	60%	60%	80%	40%
21	37%	79%	58%	58%	79%	37%
22	34%	78%	56%	56%	78%	34%
23	31%	77%	54%	54%	77%	31%
24	28%	76%	52%	52%	76%	28%
25	25%	75%	50%	50%	75%	25%
26	25%	74%	48%	48%	74%	25%
27	25%	73%	46%	46%	73%	25%
28	25%	72%	44%	44%	72%	25%
29	25%	71%	42%	42%	71%	25%
30 or Over	25%	70%	40%	40%	70%	25%

The Roof Surfaces Endorsement provisions apply in addition to the applicable deductible.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY


Secretary


President