

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SAMPLE



**ACTUAL CASH VALUE LOSS SETTLEMENT
WINDSTORM OR HAIL LOSSES TO ROOF SURFACING**
(Premier Homeowners Policy and
Premier Plus Homeowners Policy Only)

CONDITIONS - SECTION I

For a premium credit, under provision 3. Loss Settlement, the following applies to the Special Loss Settlement Endorsement, if this endorsement is made a part of the policy:

1. Provision 3.b. is deleted and replaced by the following:

3.b. **We** will settle covered losses to structures, including their roof surfacing, that are not buildings at the **actual cash value** at the time of loss, but not more than the amount required to repair or replace.

This is provision 3.c. in **our** Premier Plus Homeowners Policy.

2. The introductory statement of provision 3.c. "**We** will settle covered losses to buildings as follows:" is deleted and replaced by the following:

3.c. **We** will settle covered losses to buildings, except for their roof surfacing if the loss to the roof surfacing is caused by the peril of Windstorm or Hail, as follows:

This is provision 3.d. in **our** Premier Plus Homeowners Policy.

3. The following provision is added:

3.d. Roof surfacing on structures that are buildings if a loss to the roof surfacing is caused by the peril of Windstorm or Hail;

This is provision 3.f. in **our** Premier Plus Homeowners Policy.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY

Secretary

President