

### WINDSTORM AND HAIL ACTUAL CASH VALUE – ROOFS (One or Two Family Dwellings)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

**IMPORTANT NOTICE**  
**This endorsement reduces the amount of the loss settlement for the roof covering of your dwelling if there is loss or damage to the roof covering caused by windstorm or hail.**

Attached to and forming part of Policy No. \_\_\_\_\_ of Maison Insurance Company issued at its Baton Rouge, Louisiana office.

Dated \_\_\_\_\_ Agents.

This endorsement applies to:

- |  |                |
|--|----------------|
| <input type="checkbox"/> Dwelling _____                                    | Item No. _____ |
| <input type="checkbox"/> Detached Garage _____                             | Item No. _____ |
| <input type="checkbox"/> Other _____<br><small>(Describe Building)</small> | Item No. _____ |

In consideration of a reduction of premium, **Condition No. 6.b., Loss Settlement**, is replaced by the following:

Our liability and payment for covered losses to personal property, carpeting, outdoor antennas, awnings, fences, structures other than buildings, and roof covering will not exceed the smallest of the following:

- (1) The actual cash value of the damaged property at the time of loss determined with proper deduction for depreciation;
- (2) The cost to repair or replace the damaged property with material of like kind and quality; or

- (3) The specified limit of liability of the policy.

Roof covering means:

- 1. the roofing material exposed to the weather;
- 2. the underlayments applied for moisture protection;
- 3. all flashings required in the replacement of a roof covering.

Condition 6. c., Loss Settlement does not apply to roof covering.

All other terms and conditions of the policy remain unchanged.

\_\_\_\_\_  
Signature of the Named Insured

\_\_\_\_\_  
Date