

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ROOF DEDUCTIBLE ENDORSEMENT

For the premium charged, we will pay only that portion of a covered loss to "roof surfacing" that exceeds the amount of the Roof Deductible shown on the Policy Declarations page.

DEFINITIONS

With respect to the provisions of this endorsement, the following definition is added: "Roof surfacing" is defined as:

- a. Exterior shingles, tiles, and panels;
- b. Underlayment;
- c. Felt, membrane, including self-adhered water and ice-dam protection membrane, tar, and tar paper;
- d. Roof vents;
- e. Flashing and drip edges;
- f. Turbines;
- g. Skylight components; and
- h. Any other roofing component comprising part of the overall roof surface.

COVERAGES

The following is added:

ROOF DEDUCTIBLE

It is understood and agreed that the Roof Deductible amount shown on the Declarations applies to:

- a. Each covered loss to: "roof surfacing" and
- b. Each covered loss as a direct or indirect result of damage to "roof surfacing".

The Roof Deductible will not apply to:

- a. A total loss to a primary structure in accordance with the valued policy law under s. 627.702 which is caused by a covered peril.
- b. A roof loss resulting from a hurricane as defined in s. 627.4025 (2) (c) or any loss to which the Hurricane Deductible is applicable.
- c. A roof loss resulting from a tree fall or other hazard that damages the roof and punctures the roof deck.
- d. A roof loss requiring the repair of less than 50 percent of the roof.
- e. Any loss to "roof surfacing" not adjusted on a replacement cost basis.

We will pay only the portion of the total covered loss under **COVERAGES** that exceeds the Roof Deductible shown on the Declarations. The Roof Deductible will not apply to any loss to which the Hurricane Deductible is applicable. When the Roof Deductible is applied, no other deductible may apply.

All other terms, conditions, and provisions of the policy apply.