

## OPTION TO REJECT ROOF DEDUCTIBLE ENDORSEMENT

You have the option to reject the Roof Deductible Endorsement. This will result in a higher premium. You may want to consult with your insurance agent before deciding to remove the roof deductible endorsement. Rejecting the roof deductible means that covered losses to "roof surfaces" are subject to either the All Other Perils deductible or Hurricane Deductible as listed on your policy's declaration page, dependent on the cause of loss.

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.

A Roof Deductible does 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.

When the Roof Deductible is applied, no other deductible may apply.

**Should you decide to remove the roof deductible, the Named Insured must sign acknowledging you have made the decision to reject the Roof Deductible Endorsement.**

**By signing below, you are indicating that you have read and understood the terms of this agreement.**

Policy #: \_\_\_\_\_

Property Address: \_\_\_\_\_

\_\_\_\_\_  
NAMED INSURED SIGNATURE

\_\_\_\_\_  
NAMED INSURED

\_\_\_\_\_  
DATE