ROOF ENDORSEMENT AND LIMITATION OF COVERAGE

This policy and all subsequent renewals are amended to include the following exclusions. Notwithstanding anything contained within the policy to the contrary, the following conditions shall apply and prevail in all respects:

At “your” request and in consideration of the premium charged and “our” agreement to accept the risks described in the policy, “you” agree as follows:

When a loss occurs to a roof on any structure covered under “your” policy, there is no coverage for the tear-off, removal or disposal of debris, or replacement of any layer of roofing material other than the single outermost layer of the roof surface.

If the roof of any structure covered under “your” policy contains more than one (1) layer of roof covering, this endorsement limits coverage to the single outermost layer of the roof surface.

“Your” policy does not provide coverage for the removal and/or replacement of any roof decking or underlying roof coverings, materials and/or decking that have been overlaid and/or covered by other roof coverings, materials and/or surfaces.

“Your” policy does not provide coverage for the tear-off and/or removal of any additional layer(s) of roofing materials and/or decking when the removal of all or part of such additional layer(s) of roofing materials and/or decking becomes necessary to ensure that there is a nailable surface (or a surface to which a new roof covering may be adequately affixed) for the material installed to replace the torn-off outermost layer of roofing material.

All other “terms” of the policy apply, except as amended by this and other endorsements.

___________________________________________________
Insured's/Applicant's Signature

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