

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ACTUAL CASH VALUE FOR ROOF SURFACING

This endorsement modifies insurance provided under the following:

PIERS AND WHARVES COVERAGE

SCHEDULE

Location No.	Structure No

The following applies with respect to loss or damage by a Covered Cause of Loss (including wind if covered) to piers and wharves shown on Schedule above.

Replacement Cost coverage, (if otherwise applicable to any such piers and wharves described in the Schedule above), does not apply to roof surfacing. Instead, we will determine the value of roof surfacing at actual cash value as of the time of loss or damage.

For the purpose of this endorsement, roof surfacing refers to the shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof and includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection as well as roof flashing.

All other terms and conditions of this policy remain unchanged.