This endorsement changes the Property Coverage provided by this policy FMH-4011 Ed 1.0 -- PLEASE READ THIS CAREFULLY -

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Restrictive Endorsement

ROOF LOSS SETTLEMENT AGREEMENT ENDORSEMENT

(The information required below may be shown on the declarations)

-PLEASE READ THIS CAREFULLY-

In consideration of the issuance and/or continuance of the policy to which this endorsement is attached, it is understood and agreed that loss to or destruction of the roof/roofs on the

will be settled on an Actual Cash Value basis. This endorsement will be of no effect after the above-mentioned roof/roofs on the described building/buildings have been completely removed and replaced with a new roofing surface and your agent or this mutual is notified of the change. "We" reserve the right to ask for documentation verifying that replacement has been completed.

| This endorsement attaches to and is made a part of | t o | part | a | ide | mac | is | and | to | attaches | orsement | endo | This |
|--|-----|------|---|-----|-----|----|-----|----|----------|----------|------|------|
|--|-----|------|---|-----|-----|----|-----|----|----------|----------|------|------|

Policy

Insured

Effective Date

| The named insured | accepts this | endorsement | as eviden | ced by | his/her/their |
|-------------------|--------------|-------------|-----------|--------|---------------|
| signature(s). | | | | | |

| Insured | _ | Date | |
|---------|---|------|--|
| | | | |

All other terms and conditions of this policy remain unchanged.