

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ACTUAL CASH VALUE LOSS SETTLEMENT
WINDSTORM OR HAIL LOSSES TO ROOF SURFACING**
(FORMS DWG-2 AND DWG-3)

DWG-E288
LOUISIANA
Ed. 01 95

For a premium credit, under paragraph 5. Loss Settlement, item **a.** and the introductory statement of item **b.** "Buildings under Coverage A or B at replacement cost without deduction for depreciation, subject to the following:" are deleted and replaced by the following:

- a.** Property of the following types:
- (1) Personal Property;
 - (2) Awnings, carpeting, household appliances, out-door antennas and outdoor equipment, whether or not attached to buildings;
 - (3) Structures that are not buildings; and
 - (4) Roof surfaces on structures that are buildings if a loss to the roof surfacing is caused by the peril of Windstorm or Hail;
- at actual cash value at the time of loss but not more than the amount required to repair or replace.
- b.** Buildings under Coverage A or B, except for their roof surfacing if the loss to the roof surfacing is caused by the peril of Windstorm or Hail, at replacement cost without deduction for depreciation, subject to the following: