

Overlay Roof Limitation

The following endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

The insured, by signing the application, warrants the property identified on the Declarations page does not have any of the following characteristics:

1. 2 or more layers of roofing material
2. Roofing material installed over Wood Shake Shingles

If either of the conditions referenced above is present at the time of a covered loss, the following will apply:

1. Company will only pay to remove the top layer of Roofing Material if the dwelling has multiple layers due to a loss from a covered peril.
2. Company will not pay for the removal and/or redecking of the roof surface if the top layer was installed over wood shake shingles.

Insured's Signature:

Date:
