

## **ROOF RESTRICTION**

**IT IS EXPRESSLY UNDERSTOOD AND AGREED THAT THE PERILS INSURED UNDER THIS POLICY ARE LIMITED TO THE EXTENT THAT NO COVERAGE IS PROVIDED FOR WIND AND/OR HAIL DAMAGE TO WORN OUT OR DAMAGED ROOF, NOR TO INTERIOR WATER DAMAGE RESULTING FROM OR OCCASIONED BY ROOF CONDITIONS.**

**ALSO, NO COVERAGE IS AFFORDED BY THIS POLICY FOR THE REMOVAL OF MULTIPLE LAYERS OF ROOFING, OR THE UNDERLYING SUPPORT OR REPLACEMENT FOR THE DECKING, IN THE EVENT OF A COVERED LOSS.**

**RR4/98**

---

**DATE**

---

**INSURED'S SIGNATURE**

**THE POLICY ROOF RESTRICTION RR(4/98) IS ATTACHED TO EVERY DWELLING POLICY ISSUED AND APPLIES TO THE PERILS OF WIND AND HAIL ONLY AS TO THE FIRST PARAGRAPH. THE SECOND PARAGRAPH REGARDING MULTIPLE LAYERS OF ROOFING APPLIES TO ALL PERILS.**

**EXAMPLES:**

**1) ROOF IS OLD, WORN OUT, HAS PRIOR DAMAGE, SINGLE LAYER**

**COVERAGE IS PROVIDED FOR ALL COVERED PERILS EXCEPT WIND AND HAIL SUBJECT TO POLICY TERMS, LIMITS, DEDUCTIBLES OR DEPRECIATION WHICH IS APPLICABLE. COVERAGE IS PROVIDED FOR THE DECKING FOR LOSS FROM A COVERED PERIL OTHER THAN WIND OR HAIL.**

**2) GOOD ROOF IS PLACED OVER OLD LAYER OF ROOFING,**

**COVERAGE IS PROVIDED FOR ALL COVERED PERILS SUBJECT TO THE POLICY TERMS, LIMITS, DEDUCTIBLES OR DEPRECIATION APPLICABLE TO THE TOP LAYER OF ROOFING ONLY. NO COVERAGE IS PROVIDED FOR THE TEAR OFF OF UNDERLYING LAYERS OF ROOFING OR FOR THE REPLACEMENT OF DECKING WHICH MAY BE NECESSITATED BY THE REMOVAL OF A COMPOSITION ROOF OVER WOOD SHINGLES. THIS APPLIES TO ALL COVERED PERILS.**

**3) OLD WORN OUT ROOF OVER ADDITIONAL LAYERS OF ROOFING**

**NO COVERAGE IS PROVIDED FOR DAMAGE BY WIND OR HAIL TO THE TOP LAYER OF ROOFING. COVERAGE IS PROVIDED TO THE TOP LAYER OF ROOFING FOR ANY OTHER LOSS FROM COVERED PERIL SUBJECT TO POLICY TERMS, LIMITS, DEDUCTIBLES AND APPLICABLE DEPRECIATION. NO COVERAGE IS PROVIDED FOR THE TEAROFF OF UNDERLYING LAYERS OF ROOFING OR FOR THE REPLACEMENT OF DECKING WHICH MAY BE NECESSITATED BY THE REMOVAL OF A COMPOSITION ROOF OVER WOOD SHINGLES IRREGARDLESS OF PERIL.**

**THE FORM RCV(10/04) IS THE ENDORSEMENT WHICH RETURNS REPLACEMENT COST COVERAGE TO THE POLICY IN THE EVENT THE INSURED SO CHOOSES. IT MERELY VOIDS THE CLAUSE IN FORM PLSE WHICH REMOVES REPLACEMENT COST FROM THE POLICY THUS ALLOWING THE INSURED TO DETERMINE WHICH COVERAGE THEY PREFER.**

**THIS BRIEF OUTLINE IS IN RESPONSE TO QUESTIONS WE FREQUENTLY RECEIVE REGARDING THE POLICY ROOF RESTRICTION AND RCV FORM. FOR ADDITIONAL QUESTIONS OR INFORMATION PLEASE FEEL FREE TO CONTACT THIS OFFICE.**