

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**IBHS FORTIFIED HOME™ LIMITED IBHS CERTIFIED
EVALUATOR COST COVERAGE
HO 00 02, HO 00 03, HO 00 08, HW 00 02, HW 00 03 AND HW 00 08**

INTRODUCTION

FORTIFIED Home™ is an engineering and building standard developed by the Insurance Institute for Business & Home Safety (IBHS) to mitigate wind-related hurricane damage. The program also includes evaluation and inspection requirements to ensure the technical standards are properly implemented, resulting in the designation of a home as meeting the FORTIFIED Home requirements. The maximum coverage limit provided by this endorsement is \$600.

COVERAGE

If (1) you replace the entire roof covering of the dwelling on the "residence premises" shown on the declarations to the "**FORTIFIED Home™ Hurricane Bronze With New Roof Cover**" standard during the policy period, and (2) you obtain the IBHS designation "**FORTIFIED Home™ Hurricane Bronze with new roof cover**" from IBHS, then upon submittal of proof of that designation to us, we shall pay up to \$600 for the direct expense that you incur for the services of an IBHS certified evaluator. This is additional insurance and is the most we will pay for the total of all costs or expenses that you incur associated with obtaining the IBHS designation "**FORTIFIED Home™ Hurricane Bronze with new roof cover**". No deductible applies to this coverage.

All other provisions of the policy apply, including but not limited to the Loss Settlement and Replacement Cost provisions of the policy.