

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**SPECIAL ROOF COVERAGE, IBHS FORTIFIED HOME™  
DESIGNATION “FORTIFIED ROOF – HURRICANE – NEW  
ROOF” AND LIMITED CERTIFIED EVALUATOR COST  
COVERAGE FOR TERRITORIES 110,120,130,140,150 & 160 ONLY**  
**HO 00 02, HO 00 03, HO 00 08, HW 00 02, HW 00 03  
HW 00 08, WH D0 01, WH D0 02 AND WH D0 03  
COVERAGE FOR TERRITORIES 110 & 120 ONLY  
DP 00 01 AND DP 00 02**

**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 **Coverage A. FORTIFIED Roof – Hurricane – New Roof** of this endorsement is \$5,000. The maximum coverage limit provided by **Coverage B. Limited IBHS Certified Evaluator Cost** of this endorsement is \$600.

**COVERAGE**

**A. FORTIFIED Roof – Hurricane – New Roof.**

1. If (1) the amount of a “covered loss” to the roof covering of the dwelling on the “residence premises” shown on the declarations is greater than 50% of the replacement cost value of the entire roof covering, (2) the roof sheathing on that dwelling is (or was immediately prior to the loss) a minimum of 7/16-inch OSB or plywood, and (3) that dwelling is not (or was not immediately prior to the loss) on an unreinforced dry stacked foundation or is otherwise ineligible for FORTIFIED Home Review as defined by IBHS, then this endorsement may apply at the option of the insured.

For forms **HO 00 02, HO 00 03, HW 00 02, HW 00 03, DP 00 02 not endorsed by DP 04 76, DP 00 03, WH D0 02 not endorsed by DP 04 76, and WH D0 03**, the following paragraph 2. applies:

2. When the coverage provided by this endorsement applies and the insured opts to invoke the coverage provided by this endorsement, the Association will pay (1) the costs of the materials and labor, (2) the costs of the initial inspection and assessment, and (3) the costs of the verification inspection(s) necessary to obtain the IBHS designation **“FORTIFIED Roof – Hurricane – New Roof.”** The insured will be responsible for arranging and coordinating the roof replacement work, as well as the inspections, assessments and verifications required by IBHS.

For Forms **HO 00 08, HW 00 08, DP 00 01, DP 00 02 endorsed by DP 04 76, WH D0 02 endorsed by DP 04 76, and WH D0 01**, the following paragraph 2. applies:

2. When the coverage provided by this endorsement applies and the insured opts to invoke the coverage provided by this endorsement, the Association will pay (1) the increased costs of the materials and labor necessary to obtain the IBHS designation **“FORTIFIED Roof – Hurricane – New Roof,”** (2) the costs of the initial IBHS inspection and assessment, and (3) the costs of the verification inspection(s) necessary to obtain the IBHS designation **“FORTIFIED Roof – Hurricane – New Roof.”** The insured will be responsible for arranging and coordinating the roof replacement work, as well as the inspections, assessments and verifications required by IBHS. Nothing in this paragraph 2. is intended to change the actual cash value loss settlement provisions of the policy, other than to pay the IBHS costs as referenced above in this paragraph 2., subject to the \$5,000 maximum coverage limit of this endorsement.

## B. Limited IBHS Certified Evaluator Cost

If (1) the coverage provided by **A. FORTIFIED Roof – Hurricane – New Roof** of this endorsement does not apply, (2) you replace the entire roof covering of the dwelling on the “residence premises” shown on the declarations to the **“FORTIFIED Roof – Hurricane – New Roof”** standard during the policy period and (3) you obtain the IBHS designation **“FORTIFIED Roof – Hurricane – New Roof”** 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 Roof – Hurricane – New Roof”**. No deductible applies to this coverage.

## DEFINITIONS

With respect to the coverage provided by this endorsement, “covered loss” means a loss occurring during the policy period that is caused by a Peril Insured Against that is not otherwise excluded by any other exclusion, provision or condition of the policy.

## SPECIAL CONDITIONS

The following special condition applies only to **COVERAGE A. FORTIFIED Roof – Hurricane – New Roof** of this endorsement:

In addition to the requirements of the Loss Settlement and Replacement Cost provisions of this policy, the insured must submit proof of the IBHS designation **“FORTIFIED Roof – Hurricane – New Roof”** to the Association upon completion of the designation process. After submittal of this IBHS designation, we will only pay the lesser of (1) the sum of the costs of the materials and labor, of the initial inspection and assessment, and of the verification inspection(s) necessary to obtain the IBHS designation **“FORTIFIED Roof – Hurricane – New Roof”** or (2) \$5,000. The maximum coverage limit provided by **COVERAGE A. FORTIFIED Roof – Hurricane – New Roof** of this endorsement is \$5,000.

All other provisions of the policy apply.