

BUCHANAN COUNTY MUTUAL INSURANCE COMPANY

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

RESTRICTIVE ROOFING ENDORSEMENT

With respect to the coverage provided under Coverage A – Dwelling and Coverage B – Other Structures, it is agreed that the following Loss Settlement Condition applies and that replacement cost coverage does not apply to roofs more than 15 years old at the time of loss.

Loss Settlement

“We” will pay no more than the smallest of the following amounts.

- a. The actual cash value of the damaged property at the time of loss. Actual cash value includes deduction for depreciation.
- b. The cost to repair or replace the damaged property with property of like kind and quality; or
- c. The limits of liability of this policy.

All other provisions of this policy apply.

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Insured's Name (Please Print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Insured's Signature

*If this copy of the endorsement does not contain the "insured's" signature,  
the original signed by the "insured", is on file with "us".*