

**TEXAS WINDSTORM INSURANCE ASSOCIATION**  
**Windstorm and Hail**

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**Actual Cash Value – Roofs**  
**(One or Two Family Dwellings)**

**IMPORTANT NOTICE**

This endorsement reduces the amount of the loss settlement for the roof covering of your dwelling if there is loss or damage to the roof covering caused by windstorm or hail.

**THIS ENDORSEMENT IS NULL AND VOID IF ATTACHED TO ANY POLICY WITH A WINDSTORM OR HAIL DEDUCTIBLE AMOUNT GREATER THAN 1% OF THE COVERAGE A (DWELLING) LIMIT OF LIABILITY.**

Attached to and forming part of Policy No. \_\_\_\_\_ of the Texas Windstorm Insurance Association issued at its Austin, Texas ~~agency office~~.

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Dated \_\_\_\_\_ Agents.

This endorsement applies to:

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- Dwelling \_\_\_\_\_ Item No. \_\_\_\_\_
- Detached Garage \_\_\_\_\_ Item No. \_\_\_\_\_
- Other \_\_\_\_\_ Item No. \_\_\_\_\_  
(Describe Building)

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In consideration of a reduction of premium, ~~Condition No. 7-a6.b.~~ **Loss Settlement**, is replaced by the following:

Our ~~limit of~~ liability and payment for covered losses to personal property, carpeting, outdoor antennas, awnings, fences, structures other than buildings, and roof covering will not exceed the smallest of the following:

(3) The specified limit of liability of the policy.

Roof covering means:

- (1) The actual cash value ~~of the damaged property~~ at the time of loss determined with proper deduction for depreciation;
- (2) The cost to repair or replace the damaged property with material of like kind and quality ~~with proper deduction for depreciation~~; or

- 1. the roofing material exposed to the weather;
- 2. the underlayments applied for moisture protection;
- 3. all flashings required in the replacement of a roof covering.

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Condition ~~7-b6.c.~~ **Loss Settlement** does not apply to roof covering.

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All other terms and conditions of the policy remain unchanged.

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Signature of the Named Insured

Date

(This endorsement shall form a part of the policy whether or not signed by the Named Insured if it is attached to or listed on the declarations page of the policy.)

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Prescribed by the Texas Department of Insurance  
Form No. TWIA-400 – Actual Cash Value Roofs  
Effective: ~~June 15, 1999~~ 11/27/2011

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