

POLICY NUMBER:

**HOMEOWNERS
HO AL SW FIRC 01 20**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FORTIFIED BRONZE ROOF REPLACEMENT COVERAGE - ALABAMA

For an additional premium, your policy is changed as follows:

Under **DEFINITIONS**, the following is added:

“IBHS Fortified Roof” means a roof that is constructed in compliance with engineering and building standards developed by the Insurance Institute for Business & Home Safety to mitigate severe weather and wind damage.

Under **SECTION I – CONDITIONS**, the following is added to the paragraph **D. Loss Settlement**:

We will pay the required cost you incur to replace the damaged roof with a bronze “IBHS Fortified Roof”. This coverage only applies when the roof covering of your dwelling insured under Coverage A needs to be replaced entirely due to a covered loss as determined by us. This includes costs for the inspection requirements to ensure the “IBHS Fortified Roof” criteria are met.

This coverage is not additional insurance and does not increase the Coverage A limit of liability.

All other provisions of the policy apply.