

**LEXINGTON INSURANCE COMPANY  
ACV ROOF COVERAGE ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

Under Section 1 – Conditions, number 4, Loss Settlement, items a. and b. are amended to include roof coverings attached to the dwelling and exterior surfaces of roof decking as items to be settled at the smallest of the following:

- (1) the actual cash value (ACV) at the time of the loss, determined with the 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
- (3) the specified limit of liability of the policy.