

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

## **COSMETIC DAMAGE TO ROOF SURFACING EXCLUSION**

|                                               |                                                                                                           |                        |
|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------|------------------------|
| <i>Attached To and Forming Part of Policy</i> | <i>Effective Date of Endorsement</i><br>12:01AM at the Named Insured address<br>shown on the Declarations | <i>Named Insured</i>   |
| <i>Additional Premium:</i>                    |                                                                                                           | <i>Return Premium:</i> |

**This endorsement modifies insurance under the following:**

### **HOMEOWNERS COVERAGE**

This endorsement contains provisions which may limit recovery under this Policy for "loss" to "roof surfacing".

The following exclusion is added to this Policy:

We do not insure for "cosmetic damage" to "roof surfacing" caused by wind or hail.

For the purposes of this exclusion, "cosmetic damage" means marring, scratching, denting, blistering, pitting, discoloration, or other superficial damage that altered the appearance of the "roof surfacing", but does not altogether prevent the roof from continuing to function as a barrier to entry of the elements to the same extent as before the "cosmetic damage" occurred.

The following definition is added to this Policy:

"Roof surfacing" means the shingles, tiles, cladding, panels, shakes, metal or synthetic sheeting and all other similar material covering the roof and includes all material used in securing the roof surface and all material applied to or under the roof surface for moisture protection, as well as flashing.

**ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.**