THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXISTING DAMAGE EXCLUSION

Attached To and Forming Part of Policy	*Effective Date of Endorsement* 12:01AM at the Named Insured address shown on the Declarations	*Named Insured*
Additional Premium:	*Return Premium:*	

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

The following exclusion is added to this Policy:

We do not insure for any damage that occurred prior to the beginning of the policy period shown on the Declarations, regardless of whether the damage was apparent prior to the beginning of the policy period shown on the Declarations.

This exclusion also applies to any:

1. Workmanship or repair; or

2. Further damage arising out of a lack of repair;

to any damage that occurred prior to the beginning of the policy period shown on the Declarations.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.