

EXCLUSION OF COSMETIC DAMAGE TO ROOF AND SIDING COVERINGS CAUSED BY WINDSTORM OR HAIL

(THIS ENDORSEMENT CHANGES OR AMENDS THE COVERAGE (S) PROVIDED UNDER THIS POLICY)

THE FOLLOWING IS ADDED TO ALL EXCLUSION SECTIONS AND SUBSECTIONS, INCLUDING TERMS AND CONDITIONS OF THE POLICY, AND APPLIES TO ALL BUILDINGS, STRUCTURES AND DWELLINGS.

The policy does not cover “cosmetic” loss or damage to roof or siding coverings caused by Windstorm or Hail perils.

“Cosmetic Loss or Damage” means only that damage that alters the physical appearance of the roof or siding coverings (such as dents or scratches) but does not result in damage that allows the penetration of water through the roof or siding coverings, or does not result in the failure of roof or siding coverings to perform their intended function, to keep out elements over an extended period of time.

The policy will cover Windstorm or Hail damage to roof and siding coverings that result in damage that allows water to penetrate through the coverings or that results in the failure of the coverings to perform their intended function of keeping out the elements.

Roofing and siding coverings means the material exposed to the weather, the underlayments applied for moisture protection and all flashing and edging required in the replacement of the coverings.

All other terms and conditions of this policy remain unchanged.

(The signature of the named insured is not required if this endorsement is attached to the policy at the time the time the policy is issued)

Signature of Named Insured

Date