

EXCLUSION OF COSMETIC LOSS TO METAL ROOF COVERINGS CAUSED BY HAIL

This endorsement forms a part of **your** policy. Except for the changes it makes, all other terms and provisions of the policy remain the same and apply to this endorsement.

This endorsement is applicable to all buildings and structures covered by the policy described below.

In consideration of the issuance or continuance of this policy it is agreed that:

We do not insure for *cosmetic loss to metal roof coverings* of buildings and structures caused by hail. As used in this endorsement:

- (a) *Cosmetic loss* means loss that alters the physical appearance of the *metal roof covering* but does not result in the penetration of water through the *metal roof covering* and does not result in the failure of the *metal roof covering* to perform its intended function of keeping out the elements over an extended period of time.
- (b) *Metal roof covering* means the metal roofing material exposed to the weather, the underlayments applied for moisture protection, and all flashings required in the replacement of a *metal roof covering*.

This exclusion does not apply to loss by hail to *metal roof coverings* that will allow the penetration of water through the *metal roof covering* or that results in the failure of the *metal roof covering* to perform its intended function of keeping out the elements over an extended period of time.

The named insured accepts this endorsement as is evidenced by his/her/their signature(s):

Insured(s): X _____ X _____

This endorsement attaches to Policy:

File:

Issued to:

Effective:



20022-602