

**PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.**

## COSMETIC DAMAGE EXCLUSION

In consideration for the premium charged, "your" policy is amended as indicated.

### DEFINITIONS

The following definitions are added:

1. "Exterior surfacing" means the material(s) used to surface the exterior of a dwelling(s), other structure(s), farm building(s), structures, includes but not limited to grain bins, corn cribs, silos, grain legs, and portable building(s) to protect against exposure to the elements. "Exterior surfacing" includes but is not limited to:
  - a. "Roof surfacing";
  - b. Siding, including soffits, fascia, gutters and downspouts;
  - c. Doors, including overhead doors and door wraps;
  - d. Windows, including window wraps;
  - e. Skylights; and
  - f. Valley metal.
2. "Roof surfacing" means the:
  - a. Shingles or tiles;
  - b. Cladding;
  - c. Metal or synthetic sheeting or similar materials covering the roof;
  - d. Roof vents;
  - e. Roof flashing and drip edges; and
  - f. Underlayment.

This includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection.

### EXCLUSIONS

The following exclusions are added:

"We" will not pay for loss or damage arising out of or resulting from cosmetic damage to "exterior surfacing" caused by windstorm or hail.

1. **Cosmetic Damage** – cosmetic damage means:
  - a. Marring;
  - b. Pitting;
  - c. Chipping;
  - d. Denting;
  - e. Additions to the roof such as poles, antennas, solar panels; or
  - f. Other superficial damage;

that alters the physical appearance of the "exterior surfacing" caused by the peril of windstorm or hail, but does not result in the failure to perform its intended function of keeping out the elements over an extended period of time.

"We" do not cover the loss in value to dwelling(s) or structure(s) shown in the Declarations due to cosmetic damage.

All other terms and conditions of this policy apply.

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