

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY.
PLEASE READ IT CAREFULLY.

COSMETIC ROOF DAMAGE EXCLUSION - WINDSTORM OR HAIL

DEFINITIONS

With respect to the provisions of this endorsement, the following definitions are added:

Roof means **roof covering** and its **component parts** which cover a building or structure.

Types of **roof coverings** include, but are not limited to shingle, asphalt, clay, slate, tile, metal, cement, roll, rubber, PVC, modified bitumen, tar and gravel, spray foam, or wood shakes or shingles.

Component parts include, but are not limited to trusses, rafters, decking, underlayment, sheathing, drip edge, shingles, tiles or other outer covering, jack pipes, gutters, downspouts, vents, skylights or solar panels including all required connecting material.

SECTION I - EXCLUSIONS

The following exclusion is added:

Cosmetic Damage

Cosmetic damage means:

- a. Marring;
- b. Pitting;
- c. Denting; or
- d. Other superficial damage;

That alters the appearance of the **roof** on buildings covered under Coverage **A** or **B** caused by the peril of windstorm or hail, but such damage does not prevent the **roof** from continuing to function as a barrier to entrance of the elements to the same extent as it did before the cosmetic damage occurred.

All other provisions of the Policy apply.