

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

## **EXCLUSION OF COSMETIC LOSS OR DAMAGE TO METAL ROOF COVERINGS CAUSED BY HAIL**

### **DEFINITIONS**

The following definitions are added:

**“Cosmetic Loss or Damage”** means only that damage that alters the appearance of the “metal roof coverings”, to include, but not be limited to, dings, dents, chips, rust, discoloration, that do not effect the intended function of a roof to preclude weather elements.

**“Metal Roof Coverings”** means the metal roof material exposed to weather, such supporting metal roof’s underlayments lying directly underneath the metal roof material exposed to the weather and all necessary flashing supporting “Metal Roof Coverings”. “Metal Roof Coverings” does not include non-metallic roof material exposed to weather.

### **SECTION I – EXCLUSIONS**

The following is added:

“Cosmetic Loss or Damage” to “Metal Roof Coverings” caused by the peril of hail. This exclusion does not apply if the peril of hail results in any damage that causes failure of the “Metal Roof Coverings” to perform its intended function to keep out weather elements.

All other terms and conditions of this policy remain unchanged.