

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COSMETIC DAMAGE EXCLUSION AND CONDITIONS APPLICABLE TO WINDSTORM OR HAIL

DEFINITIONS

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

1. "Exterior surfacing" means the material(s) used to surface the exterior of a building to protect against exposure to the elements. "Exterior surfacing" includes but is not limited to:
 - a. "Roof surfacing";
 - b. Siding;
 - c. Chimney caps;
 - d. Eaves;
 - e. Fascia;
 - f. Soffits;
 - g. Gutters; and
 - h. Downspouts.
2. "Roof surfacing" means the:
 - a. Shingles or tiles;
 - b. Cladding;
 - c. Metal or synthetic sheeting or similar materials covering the roof;
 - d. Roof flashing; and
 - e. Vents.

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

SECTION I – EXCLUSIONS

The following exclusion is added:

Cosmetic Damage

"Cosmetic damage" means:

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

That alters the appearance of the "exterior surfacing" on buildings covered under Coverage **A** or **B** caused by the peril of windstorm or hail, but such damage does not prevent the "exterior surfacing" from performing its intended function of keeping the elements out over an extended period of time.

SECTION I – CONDITIONS

D. Loss Settlement

With respect to the provisions of this endorsement, Paragraph **3.** is added:

3. The loss to the "exterior surfacing" or "roof surfacing" of any buildings covered under Coverage **A** or **B**, caused by the peril of windstorm or hail will be settled as follows:
 - a. The terms "cost to repair or replace" and "replacement cost" do not include any compensation for actual or perceived reduction in the market value of any property.
 - b. Materials used to repair or replace damaged property may vary from undamaged property in color, shading, dimension, pattern, and composition.
 - c. We will not pay to repair or replace undamaged property due to fading, weathering, oxidizing, erosion, obsolescence, discontinuation, wear and tear, marring, scratching or deterioration of such property which results in a cosmetic difference in appearance from the materials used to repair or replace the damaged property.

With respect to the changes described in this endorsement, **Condition I. Our Option** is replaced by the following:

I. Our Option

If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may repair or replace any part of the damaged property with similar property, subject to the provisions of Paragraph **D.3.** above.

All other provisions of this policy apply.