

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

EXCLUSION OF COSMETIC LOSS TO ROOF SURFACING DUE TO AGE

This endorsement applies to Homes with roof surfaces defined as: Metal roofs equal to or greater than 15 years old, Slate or Tile roofs equal to or greater than 15 years old and Composition and All Other roof surfaces equal to or greater than 10 years old at time of loss.

APPLIES TO ALL FORMS

EXCLUSIONS

The following exclusions are added under:

Section I – Exclusions

In Forms **HO 00 03**, **HO 00 04**, and **HO 00 05**,
and **Exclusions** in Forms **DP 00 01** and **DP 00 03** only.

DEFINITIONS

The following definitions are added:

“Cosmetic Loss or Damage” means only that damage that alters the appearance of the “roof surfacing”, to include, but not be limited to, marring, pitting, dings, dents, dimples, chips, rust, discoloration, or other superficial damage that altered the appearance of the roof surfacing, but such damage that do not affect the intended function of a roof to preclude weather elements.

“Roof Surfacing” refers to shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof and includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection, as well as roof flashing.

SECTION I – EXCLUSIONS

The following is added:

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

All other terms and conditions of this policy remain unchanged.