

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

LIMITATION ON COVERAGE FOR 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.

The following applies with respect to loss or damage by windstorm and/or hail to a building or structure insured by this policy:

We will not pay for cosmetic damage to roof surfacing caused by windstorm and/or hail. For the purpose of this endorsement, cosmetic damage means that the windstorm and/or hail caused marring, pitting, dings, dents, dimples or other superficial damage that altered the appearance of the roof surfacing, 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.

For the purpose of this endorsement, 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.

All other terms and conditions of this policy remain unchanged.