

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

COSMETIC DAMAGE EXCLUSION

With respect only to the coverage provided by this endorsement, **your** policy is amended as indicated.

DEFINITIONS

The following definitions are added:

1. **Metal Surfacing** means all metal material(s) used on the exterior of a building or structure as part of its construction. **Metal Surfacing** includes but is not limited to:
 - a. Roofing, including metal underlayment, drip edging, flashing, vents and skylights;
 - b. Siding, including soffits and fascia;
 - c. Doors, including overhead doors and door wraps;
 - d. Windows, including window wraps and awnings; and
 - e. Guttering, including gutter guards, and downspouts.
2. **Cosmetic Damage** means superficial damage such as marring, scratching, denting, pitting, discoloration, or other condition that affects the appearance of the material but does not pierce or dislodge the metal as to cause an immediate opening or leak, and has no effect on the function performed by the material.

EXCLUSIONS

The following Exclusion is added:

1. **Cosmetic Damage** – **We** do not pay for **Cosmetic Damage**, however caused, to the **Metal Surfacing** of any insured building, structure, or dwelling.

All other **terms** and conditions of this policy apply.