

IMPORTANT NOTICE

This notice contains a brief synopsis of the significant broadenings, restrictions and clarifications of coverage that were made to your policy and endorsements. It does not reference editorial changes that were made for clarity and readability if there was no change in coverage intent.

You should read your policy and its endorsements carefully. If there is any conflict between the policy terms and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Payment of your premium means acceptance of the new terms of the policy.

PLEASE READ YOUR POLICY CAREFULLY

To All Policyholders:

If Cosmetic Damage Exclusion (**HMIC 445 08-23**) is attached to your policy, it was revised to include roof surfacing, soffits and fascia, doors including overhead doors and door wraps, windows including window wraps, skylights, valley metal, gutters, and downspouts caused by the peril of windstorm or hail.

If you feel these changes do not meet your needs, you have the right to cancel this policy by contacting your agent to complete this request.

If you have any questions, please contact your agent as we want you to be completely satisfied with your insurance protection and service.

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

COSMETIC DAMAGE EXCLUSION

In consideration for the premium charged, “your” policy is amended as indicated.

DEFINITIONS

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. Soffits and fascia;
 - c. Doors, including overhead doors and door wraps;
 - d. Windows, including window wraps;
 - e. Skylights; and
 - f. Valley metal.
2. “Roof surfacing” means the:
 - a. Tiles;
 - b. Cladding;
 - c. Metal or synthetic sheeting or similar materials covering the roof;
 - d. Roof vents; and
 - e. Roof flashing.

This includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection.
3. “Gutters and downspouts” means the material(s) used to remove water from the roof of a building.

EXCLUSIONS

The following Exclusion is added:

1. **Cosmetic Damage** – cosmetic damage means:
 - a. Marring;
 - b. Pitting; or
 - c. Other superficial damage;

that alters the appearance of the “exterior surfacing” on building(s) caused by the peril of windstorm or hail, but such damage does not prevent the “exterior surfacing” from continuing to function as a barrier to entrance of the elements to the same extent as it did before cosmetic damage occurred.

All other terms and conditions of this policy apply.

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