

# ACKNOWLEDGEMENT OF 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.

**I/We have read the above items carefully and understand they modify the policy.**

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**Insured Signature and Date**

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**Agent Signature and Date**

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