

**EXCLUSION OF COSMETIC DAMAGE
TO NON HAIL RESISTANT METAL ROOF
CAUSED BY HAIL**

The following General Exclusion is added to the policy:

We do not cover cosmetic loss or damage to the Non Hail Resistant Metal Roof layer caused by the peril of hail.

Cosmetic loss or damage means only that damage that changes the physical appearance of the metal roof layer but:

1. does not result in damage that allows the penetration of water through the metal roof layer or;
2. does not result in the failure of the metal roof layer to perform its intended function, to keep out elements over an extended period of time.

We do cover damage to the metal roof layer by hail that results in damage that will allow the penetration of water through the metal roof layer or that results in the failure of the metal roof layer to perform its intended function, to keep out elements over an extended period of time.

Metal roof layer means the roofing material exposed to the weather, the underlayment applied for moisture protection, and all roof flashings required in the replacement of the metal roof layer.

Signature of the Insured

Date

SC-XHM-01 (2-12)