

EXCLUSION OF MARRING OF METAL ROOF MATERIALS

J6913
1st Edition

FARMERS INSURANCE EXCHANGE

It is agreed that the policy is amended as follows:

I. DEFINITIONS

For purposes of this endorsement only:

Metal roof materials means and includes:

1. all metal roofing materials which are exposed to the weather, including those which extend above the surface of the roof, including by example but not limited to, all metal roof surfacings and vents, vent caps, turbines and piping;
2. the underlayments applied for moisture protection, whether metal or non-metal, for a metal roof; and
3. all flashings required in the replacement of any **metal roof materials**.

II. SECTION I - UNINSURED LOSS OR DAMAGE AND EXCLUDED CAUSES OF LOSS OR DAMAGE, A. Uninsured Types of Loss or Damage is amended as follows:

Item **14. Exceptions to Uninsured types of damage** is deleted in its entirety and is replaced with the following:

14. Exceptions to Uninsured types of damage.

However, we do insure:

6. Breakage, Impairment, Corruption or Failure of Covered Personal Property;
8. **Marring**; and
12. Movement, Settling, Cracking, Bulging, Shrinking, Heaving, Bending or Expanding;

which is directly caused by the following causes of loss, subject to the terms, conditions and limitations set forth in subsection B. Excluded Causes of Loss or Damage for any such cause of loss:

- a. fire or lightning;
- b. windstorm;
- c. hail, except **marring** of **metal roof materials**, other than where hail causes a distinct and demonstrable actual hole or opening in the **metal roof materials**;
- d. smog, smudging or smoke (all only if sudden and accidental);
- e. explosion resulting from combustion (other than nuclear explosion);
- f. riot or civil commotion;
- g. **aircraft** or vehicles;
- h. theft;
- i. falling objects;
- j. fall of trees or limbs, including felling, topping or trimming of trees;
- k. weight of ice, snow or sleet which causes damage to personal property contained in a building; or
- l. artificially generated electric current;

and we do insure:

6. Breakage, Impairment, Corruption or Failure of Covered Personal Property; and
8. **Marring**

which is directly caused by the following subsection B. Excluded Cause of Loss or Damage or by the following Extensions of Coverage, subject to the terms, conditions and limitations set forth for the cause of loss or the Extensions of Coverage: **vandalism or malicious mischief**; Limited Water Coverage; and Collapse of a Building Structure or Structural Part of the Building Structure.

Any exception to uninsured damage will not apply if it occurs in combination or in sequence with any existing or other uninsured type of damage.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms and conditions of the policy.