

EXCLUSION OF COSMETIC MARRING OF METAL ROOF MATERIALS

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1st Edition

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It is agreed that the following are added:

Under **DEFINITIONS** for purposes of this endorsement only:

**Cosmetic Marring** means any disfigurement, blemish, discoloration, weathering or stretching, or the like, that alters the physical appearance of property. It includes by way of example but is not limited to scratching, chipping, cracking, denting, creasing, gouging, fading, blistering, nicking, oxidizing, scoring, scraping or scuffing of the property, whether occurring immediately or over time. **Cosmetic marring** does not include distinct and demonstrable, actual physical injury to or destruction of property, which injury or destruction causes actual functional impairment of the property.

**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**.

Under **SECTION I - LOSSES NOT INSURED, Applying to Coverage A and B Dwelling and Separate Structures and Coverage C Landlords Personal Property**:

The following exclusion is added:

**Cosmetic Marring of Metal Roof Materials** caused by or resulting from hail.

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.