

AMERICAN MUTUAL INSURANCE ASSOCIATION

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. Siding, including 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. Shingles or 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.

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.

This exclusion does not apply to **Dwellings** or **Coverage B – Other Structures**.

All other terms and conditions of this policy apply.