

KANE COUNTY MUTUAL INSURANCE COMPANY

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

METAL COSMETIC DAMAGE EXCLUSION

In consideration for the premium charged, "your" policy is amended as indicated.

DEFINITIONS

The following definitions are added:

1. "Exterior metal 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;
 - g. Gutter and downspouts.
2. "Roof surfacing" means the:
 - a. Shingles or tiles;
 - b. Cladding;
 - c. Metal or synthetic sheeting or similar materials covering the roof;
 - d. Metal Roof vents; and
 - e. Metal 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 metal surfacing" on building(s) caused by the peril of windstorm or hail, but such damage does not prevent the "exterior metal 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.