

LIMITATION OF COVERAGE TO "EXTERIOR SURFACES"
(The information required below may be shown on the declarations)

This endorsement applies to all dwellings, outbuildings, and structures (Coverage A, B and E) listed on the policy this endorsement is made a part of.

"We" pay for losses to "exterior surfaces" that are damaged because of direct physical loss. The loss must be the result of a peril insured against. At our option, "We" may also pay to repair or replace undamaged "exterior surfaces" that might need to be replaced to result in a reasonably uniform appearance.

"We" will not pay for the mismatch between the undamaged "exterior surfaces" and replacement material used to repair or replace the damaged material that did not occur as a direct result of a covered peril because of:

1. wear and tear, marring, scratching, denting, pitting or deterioration,
2. color differences due to "fading", weathering, oxidation, rust or corrosion,
3. differences in dimension, thickness or texture,
4. obsolescence, material or installation defect, or discontinuation, or
5. changes in the manufacturing, material or specifications of the material.

"We" also do not pay for loss of value to any property due to a difference in undamaged "exterior surfaces" or windows and new or replacement "exterior surfaces" or windows used in repairs or replacement.

"We" do pay for direct loss to insured "exterior surfaces" using material of similar like kind and quality that can be used as a replacement and is commonly available.

Definitions

The following definitions are added to your policy:

"exterior surfaces" means any exterior covering used primarily to protect the structure from climate or weather. Examples may include but not limited to roofing, siding, guttering, windows, moldings and trim. The exterior surface may be covered with metal, Masonite, cement, asphalt, vinyl, glass, fiber glass, plexiglass, stucco, brick, stone, window glass, silicon, solar cells, plastics or similar materials used to separate the exterior from the interior of a structure.

"fading" means any change in color or visual characteristic from what was originally intended, purchased or designed at time of installation.

All other terms, conditions and exclusions of this policy remain unchanged.