

**COSMETIC DAMAGE LIMITATION (Policy)
EXTERIOR WALL SURFACING, ROOF SURFACING,
AND/OR EXTERIOR DOOR AND WINDOW SURFACING**

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

DEFINITIONS

With respect to the exclusions added by this endorsement, the following definitions are added:

1. **Cosmetic damage** means physical damage such as marring, scratching, denting, pitting, discoloration, or other condition that affects the appearance of property, but that does not impair the property's ability to keep weather-related or other elements from entering to the same extent that it did before the marring, scratching, denting, pitting, discoloration, or other condition occurred.
2. **Exterior wall surfacing** means:
 - a. a building's or structure's exterior wall cladding, including but not limited to blocks, bricks, logs, panels, shakes, shingles, siding, stones, stucco, and tiles, regardless of the material of which it is composed;
 - b. materials applied to or under exterior wall cladding to protect against moisture intrusion;
 - c. materials used to secure:
 - 1) exterior wall cladding; or
 - 2) materials applied to or under exterior wall cladding to protect against moisture intrusion; and
 - d. exterior wall flashing.
3. **Roof surfacing** means:
 - a. a building's or structure's roof cladding, including but not limited to panels, shakes, sheeting, shingles, and tiles, regardless of the material of which it is composed;
 - b. materials applied to or under roof cladding to protect against moisture intrusion;
 - c. materials used to secure:
 - 1) roof cladding; or
 - 2) materials applied to or under roof cladding to protect against moisture intrusion; and
 - d. roof flashing
4. **Exterior door surfacing** means:
 - a. the outside surface of a building's or structure's exterior doors, including but not limited to door frames, leaves, panels, cladding, casing, and molding, regardless of the material of which it is composed;
 - b. exterior door hardware; and
 - c. exterior door flashing.
5. **Exterior window surfacing** means:
 - a. the outside surface of a building's or structure's exterior windows, including but not limited to window frames, sash, cladding, casing, and molding, regardless of the material of which it is composed;
 - b. exterior window hardware; and
 - c. exterior window flashing.

PROPERTY COVERAGES

PERILS INSURED AGAINST

1. The following exclusion is added to all Farm Service Buildings insured by the peril of Windstorm Or Hail in the FMH-3006:

We do not pay for cosmetic damage to exterior wall surfacing caused by windstorm or hail when the windstorm or hail damage to such "exterior wall surfacing" consists solely of **cosmetic damage**.

2. The following exclusion is added to all Farm Service Buildings insured by the peril of Windstorm or Hail in the FMH-3006:

We do not pay for cosmetic damage to roof surfacing caused by windstorm or hail when the windstorm or hail damage to such **roof surfacing** consists solely of **cosmetic damage**.

3. The following exclusion is added to all Farm Service Buildings insured by the peril of Windstorm or Hail in the FMH-3006:

We do not pay for:

- 1) **Cosmetic damage to exterior door surfacing** caused by windstorm or hail when the windstorm or hail damage to such **exterior door surfacing** consists solely of **cosmetic damage**; or
- 2) **Cosmetic damage to exterior window surfacing** caused by windstorm or hail when the windstorm or hail damage to such **exterior window surfacing** consists solely of **cosmetic damage**.

Applies to Form FMH-3010 only

1. The following is added under Coverage E – Special Form Farm Service Buildings, Exclusions That Apply To Coverage E:

Cosmetic Damage To Exterior Wall Surfacing -- "We" do not pay for "cosmetic damage" to **exterior wall surfacing** caused by windstorm or hail when the windstorm or hail damage to such **exterior wall surfacing** consists solely of **cosmetic damage**.

2. The following is added under Coverage E – Special Form Farm Service Buildings, Exclusions That Apply To Coverage E:

Cosmetic Damage To Roof Surfacing -- **We do not pay for cosmetic damage to roof surfacing** caused by windstorm or hail when the windstorm or hail damage to such **roof surfacing** consists solely of **cosmetic damage**.

3. The following is added under Coverage E – Special Form Farm Service Buildings, Exclusions That Apply To Coverage E:

Cosmetic Damage To Exterior Door Surfacing And Exterior Window Surfacing -- "We" do not pay for:

- a) **cosmetic damage to exterior door surfacing** caused by windstorm or hail when the windstorm or hail damage to such **exterior door surfacing** consists solely of **cosmetic damage**; or
- b) **cosmetic damage to exterior window surfacing** caused by windstorm or hail when the windstorm or hail damage to such **exterior window surfacing** consists solely of **cosmetic damage**.

HOW MUCH WE PAY FOR LOSS OR CLAIM

The following Cosmetic Damage Limitation For Siding is added under How Much We Pay For Loss Or Claim.

1. **Cosmetic Damage Limitation For Exterior Wall Surfacing** -- This limitation applies to all building(s) or farm structure(s) described on the declaration page this form is attached.

When a loss is caused by a Peril Insured Against includes or consists of **cosmetic damage** to the **exterior wall surfacing** of a building or farm structure insured on the declaration page, the most **we** pay for such **cosmetic damage** is determined by multiplying the **limit** that applies to the damaged building or structure by the applicable cosmetic damage percentage shown on the declaration page.

However, this limitation does not apply if loss or damage to the covered building or structure caused by a Peril Insured Against impairs the ability of that building or structure's **Exterior wall surfacing** to prevent damage caused by dust, rain, sand, sleet, or snow to the building or structure's interior or to property inside the building or structure. We reserve the right to repair only the area that is allowing dust, rain, sand, sleet or snow to enter the structure.

2. The following Cosmetic Damage Limitation For Roof Surfacing is added under How Much We Pay For Loss Or Claim:

Cosmetic Damage Limitation For Roof Surfacing -- This limitation applies to building(s) or farm structure(s) described on the declaration page this form is attached to.

When a loss is caused by a Peril Insured Against includes or consists of **cosmetic damage** to the **Roof Surfacing** of a building or farm structure described in the declarations, the most **we** pay for such **cosmetic damage** is determined by multiplying the **limit** that applies to the damaged building or farm structure by the applicable cosmetic damage percentage shown on the declaration page.

However, this limitation does not apply if loss or damage to the covered building or farm structure caused by a Peril Insured Against impairs the ability of that building or structure's **Roof Surfacing** to prevent damage caused by dust, rain, sand, sleet, or snow to the building or structure's interior or to property inside the building or structure. We reserve the right to repair only the area that is allowing dust, rain, sand, sleet or snow to enter the structure.

3. The following Cosmetic Damage Limitation For **Exterior Door or Window Surfacing** Covering is added under How Much We Pay For Loss Or Claim:

Cosmetic Damage Limitation For Roof Covering -- This limitation applies only to building(s) or farm structure(s) described on the declaration page this form is attached to.

When a loss is caused by a Peril Insured Against includes or consists of **cosmetic damage** to the **Exterior Door or Window Surfacing** of a building or structure described in the declarations, the most **we** pay for such **cosmetic damage** is determined by multiplying the **limit** that applies to the damaged building or structure by the applicable cosmetic damage percentage shown on the declaration page.

However, this limitation does not apply if loss or damage to the covered building or farm structure caused by a Peril Insured Against impairs the ability of that building or structure's **Exterior Door or Window Surfacing** to prevent damage caused by dust, rain, sand, sleet, or snow to the building or structure's interior or to property inside the building or farm structure. We reserve the right to repair only the area that is allowing dust, rain, sand, sleet or snow to enter the structure.

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