

**Restrictive Endorsement
ROOF EXCLUSION ENDORSEMENT**

(The information required below may also be shown on the declarations)

-PLEASE READ THIS CAREFULLY-

In consideration of the issuance and/or continuance of the policy to which this endorsement is attached, it is understood and agreed that there is no coverage for loss to or destruction of the roof or for its removal or disposal on the

caused by wind or hail, until such time that the roof has been replaced; nor does this policy provide coverage for any water, mold, rot or fungi damage that may result from rain, snow, sleet or moisture which might enter or leak through the roof.

A roof is defined as the material and related products used to protect the structure from moisture or weather. This includes but is not limited to composition shingles, metal roofing material, slate, clay, terra cotta, wood or synthetic composites. It also includes the underlayment, previous layers of roofing material, decking or sheeting, flashing, trim and guttering system.

This endorsement attaches to:

Policy

Insured

Effective Date

The named insured accepts this endorsement as evidenced by his/her/their signature(s).

Insured _____ **Date** _____

All other terms and conditions of this policy remain unchanged.