Please read this endorsement carefully as it changes Loss Settlement procedures for the Peril of Hail to metal and impact resistant roof coverings. All other terms and conditions remain the same.

THE FOLLOWING IS ADDED TO THE EXCLUSIONS SECTION OF THE POLICY:

We do not cover cosmetic loss or damage to metal and / or impact resistance roof coverings caused by the Peril of Hail.

DEFINITION OF COSMETIC LOSS OR DAMAGE:

Cosmetic loss or damage means only that damage that alters the physical appearance of the metal and / or impact resistance roof covering, but does not result in damage that allows the penetration of water through the metal and / or impact resistance roof covering or does not result in the failure of the metal and / or impact resistant roof covering to perform its intended function, to keep out elements over an extended period of time.

We do cover Hail damage to the metal and / or impact resistance roof coverings that results in damage that allows or will allow the penetration of water through the metal and / or impact resistance roof covering or that results in the failure of the metal and / or impact resistance roof covering to perform its intended function, to keep out the elements over an extended period of time.

Roof covering means the metal and / or impact resistance roofing material that is exposed to the weather or elements, the underlayment applied for moisture protection and all flashings required in the replacement of the metal and / or impact resistance roof covering.

THE FOLLOWING IS ADDED TO THE LOSS SETTLEMENT SECTION OF THE POLICY:

Our Limit of Liability and payment for all perils insured against for all covered losses to the metal and / or impact resistance roof covering on Coverage A – Dwelling will not exceed the smallest of the following:

a. The actual cash value at the time of the loss determined with proper deduction for depreciation.
b. The cost to repair or replace with like kind and quality, with a proper deduction for depreciation.