



ENDORSEMENT NO. HO-145
Effective
May 2, 1998

**EXCLUSION OF COSMETIC
DAMAGE TO ROOF COVERINGS
CAUSED BY HAIL**

NOTICE

This endorsement may be attached only to policies insuring risks eligible and receiving a credit for the installation of impact resistant roof coverings.

The following Section - I exclusion is added to the policy:

We do not cover cosmetic loss or damage to roof coverings caused by the peril of hail.

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

We do cover hail damage to roof coverings that results in damage that will allow the penetration of water through the roof covering or that **results in the failure of the roof covering to perform its intended function, to keep out elements over an extended period of time.**

Roof covering means the roofing material exposed to the weather, the underlayments applied for moisture protection, and all flashings required in the replacement of a roof covering.

This endorsement is void unless signed by the insured, with the exception that the insured's signature is not required on this endorsement if the insurer maintains on file a hard copy, microfilm copy, or electronic record copy form of this endorsement containing the signature of the named insured.

Signature of the Insured

Date