INSURING COMPANY _____	NO. SIM 870 TO POLICY # _____ EFFECTIVE DATE _____
NAMED INSURED _____ _____	

EXCLUSION OF COSMETIC DAMAGE TO ROOF COVERINGS BY HAIL

In consideration of the premium charged, this endorsement forms a part of the policy to which attached:

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 flashing 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 insured 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 Insured Date