

ENDORSEMENT

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

Issued to:

By: LEXINGTON INSURANCE COMPANY

COSMETIC DAMAGE TO ROOFS EXCLUSION

This endorsement modifies insurance provided by the policy:

Notwithstanding any other provisions in the policy to the contrary, we do not cover "cosmetic loss or damage" caused by hail to "roofs" on dwellings or other structures.

The following definitions apply to this endorsement:

1. "Cosmetic loss or damage" means loss or damage that changes the physical appearance of a "roof" but does not result in or allow the penetration of water into the dwelling or other structure.
2. "Roof(s)" means roofs, roofing material, building components of roofs, including, but not limited to, sheathing materials, underlayments, flashing, joists, and structural elements.

All other terms and conditions of the policy remain the same.

Authorized Representative