

KANE COUNTY MUTUAL INSURANCE COMPANY

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

COVERAGE LIMITATION FOR METAL SURFACING

In consideration for the premium charged, "your" policy is amended as indicated.

The following Exclusion is added:

- Cosmetic Damage** – "We" will not pay for cosmetic damage to metal surfacing, metal siding, rain gutters, or downspouts caused by wind, hail, or wind-driven debris. For the purpose of this endorsement, cosmetic damage means that the wind and/or hail caused superficial damage that altered the appearance of the surfacing, but such damage does not prevent the surfacing from continuing to function as a barrier to the elements or to its original intent to the same extent as it did before the cosmetic damage occurred.

This exclusion only applies to Outbuildings and Excess Auxiliary Private Structures Coverage.

All other terms and conditions of this policy apply.