

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

## COVERAGE FOR METAL SIDING, GUTTERS, AND DOWNSPOUTS

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

This coverage applies only to buildings covered under Excess Auxiliary Private Structures and Farm Outbuildings that are insured for replacement cost and identified in the Declarations with this form number.

**Cosmetic Damage** – "We" will pay for cosmetic damage to metal siding, gutters, and downspouts on specified farm outbuilding(s) 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 metal surfacing, but such damage does not prevent the metal surfacing from continuing to function as a barrier to the elements to the same extent as it did before the cosmetic damage occurred.

There is no coverage for metal roofs.

All other terms and conditions of this policy apply.