

FARMERS MUTUAL INSURANCE ASSOCIATION

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

COSMETIC DAMAGE COVERAGE FOR METAL SURFACES

With respect to the coverage provided by this endorsement, **your** policy is amended as indicated.

SCHEDULE

DESCRIPTION (Dimensions and Building Type)

(The required information may be shown in the Declarations.)

We will pay for **cosmetic damage** to **metal surfacing** on **your** buildings described above or identified in the Declarations with this form number.

DEFINITIONS

The following Definitions are added:

1. **Cosmetic damage** means a loss that 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.
2. **Metal Surfacing** means the material exposed to the weather, including but not limited to, roofing, siding, doors, flashing and trim.

LOSS SETTLEMENT

The Loss Settlement terms of the policy are replaced by the following:

1. The claim must be reported to **us** within 180 days of the loss.
2. The deductible that applies to a **cosmetic damage** loss will be the policy wind and hail deductible or 10% of the **cosmetic damage** loss, whichever is greater.
3. **Cosmetic damage** will not be paid until repairs have been made.
4. **You** have one year from the date of loss to make repairs. If repairs are not made within that time period, no payment will be made.
5. **We** do not cover loss in value to dwelling(s) or structure(s) due to **cosmetic damage**.

All other terms and conditions of this policy apply.