

## **Cosmetic Loss Limitation Endorsement**

## **ENDORSEMENT DETAILS:**

- The basic intent of the endorsement is to limit coverage for cosmetic hail damage to a metal roof but not limit coverage for hail damage to metal roofing when the damage results in the failure of the metal roof covering to perform its intended function of keeping out the elements.
- This endorsement does not limit coverage as it pertains to hail damage to roll-up doors, siding, down spouts or gutters.
- Actual wording can be reviewed in the Cosmetic Loss Limitation Endorsement form.



The business owner policy when endorsed receives a premium credit for the designated covered location for which the endorsement applies.

