

Columbus Mutual Town Insurance Company



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IMPORTANT NOTICE FOR ALL POLICYHOLDERS REGARDING COSMETIC DAMAGE EXCLUSION

Dear Policyholder,

This document serves as notice of a Cosmetic Damage Exclusion endorsement applying to all policies renewing on or after November 15, 2018.

What does this exclusion mean?

We do not cover **appearance loss** to the **metal roof** caused directly or indirectly by hail for any described dwelling and other structures covered by this policy. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

We do cover hail damage to a **metal roof** that results in damage that will allow the penetration of water through the roof covering or that results in failure of the metal roof to perform its intended function, to keep out elements over an extended period of time.

You will receive your copy the *Exclusion to Metal Roof for Appearance Loss Caused by Hail* exclusion form with your renewal declaration. The exclusion will apply to the dwelling and any other buildings with a metal roof.

- Farmowner or Homeowner – Type 2 (FO2A or HO2A) Policy:
 - HO 5800 08 11 Exclusion to Metal Roof for Appearance Loss Caused by Hail
- Farmowner or Homeowner – Type 3 (FO3 or HO3) Policy:
 - HO 5802 08 11 Exclusion to Metal Roof for Appearance Loss Caused by Hail
- Dwelling Fire or Farm Fire (DF or FF) Policy:
 - FL-2A Ed 1-87 FL 5800 02 14 Exclusion to Metal Roof for Appearance Loss Caused by Hail

Respectfully,
Columbus Mutual Town Insurance Company