THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - COSMETIC DAMAGE TO ROOF

This endorsement modifies insurance provided under the following:

PIERS AND WHARVES COVERAGE

The following sub-paragraphs are added to section **5**.:

We will not pay for cosmetic damage to roof surfacing caused by windstorm and/or wind.

For the purpose of this endorsement, cosmetic damage means that the windstorm and/or wind caused marring, pitting or other superficial damage that altered the appearance of the roof surfacing, but such damage does not prevent the roof from continuing to function as a barrier to entrance of the elements to the same extent as it did before the cosmetic damage occurred.

All other terms and conditions of this policy remain unchanged.