

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**NON-STRUCTURAL HAIL LOSS LIMITATION ENDORSEMENT
HO 00 03**

For a reduction in the premium charged, your policy is changed as follows:

CONDITIONS

C. Loss Settlement

The following paragraph is added:

3. When damage from hail consists of dents, scratches or nicks on the exterior surface of the home or other structures that do not compromise the structural integrity of your home or other structures, we will pay the lowest of the following amounts:
 - a. The cost of repairing or replacing the damaged portion of the property; or
 - b. 2% of the amount of insurance provided under Coverage A – Dwelling.

Explanation: (provided for clarification – not a part of your insurance contract)

Hail often causes damage to exterior surfaces that is cosmetic in nature, but does not result in structural damage or diminish the ability to use the structure for the purpose intended. Materials usually affected include but are not limited to aluminum siding or metal roofing materials. This endorsement limits the amount the insurance company will pay for these cosmetic losses in return for a reduction in the premium you pay for this policy.

All other provisions of this policy apply.