**COMMERCIAL PROPERTY**

POLICY NUMBER: PolicyNumberP

**IssuingCompanyP**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – ROOFS AND ROOF DAMAGE**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

CAUSES OF LOSS – BASIC FORM

CAUSES OF LOSS – BROAD FORM

CAUSES OF LOSS – SPECIAL FORM

|  |  |
| --- | --- |
| **SCHEDULE** | |
| **Premises Number** | **Building Number** |
|  |  |
|  |  |
|  |  |
| Information required to complete this Schedule, if not shown above, will be shown in the Declarations. | |

**A.** The **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is amended as follows:

The following is added to Paragraph **2.** Property Not Covered in Section **A.** Coverage:

Covered Property does not include:

Roofs of buildings and structures shown in the Schedule of this endorsement.

**B.** The **CAUSES OF LOSS FORMS** are amended as follows:

The following is added to Paragraph **2.** in Section **B.** Exclusions:

We will not pay for loss or damage caused by or resulting from any of the following:

The condition of the roof of the buildings and structures shown in the Schedule of this endorsement.

**C.** For the purpose of this endorsement, roof means roof coatings, roof canopies, or any material or components used in conjunction with a roof’s construction or re-covering including, but not limited to, shingles, tiles, cladding, shakes, flashing, sheeting, sheathing, decking, insulation, joists, trusses, and membranes.

All other terms and conditions remain unchanged.