

ALUMINUM, VINYL, OR STEEL SIDING OR ROOFING AMENDMENT BREMEN FARMERS MUTUAL INSURANCE COMPANY

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

DEFINITIONS

The following definition is added:

"Cosmetic damage" means marring, scratching, denting, pitting, discoloration, or other condition that affects the appearance of property, but does not prevent the property from continuing to function as a barrier to entrance of the elements to the same extent that it did before the marring, scratching, denting, pitting, discoloration, or other condition occurred.

HOW MUCH WE PAY FOR LOSS

In form DP 0001, under 5. Loss Settlement Terms, the following is added to item c. Actual Cash Value Terms:

- 4) if covered loss is caused directly or indirectly by Windstorm or Hail and results in "cosmetic damage" to aluminum, vinyl, or steel siding or aluminum, vinyl, or steel "roof surfacing", "we" will pay no more than 10% of the replacement cost of the damaged area. This "cosmetic damage" limit applies once per damaged area unless the damaged area is repaired prior to the next loss.

In forms DP 0002 and DP0003, under 5. Loss Settlement Terms, c. Replacement Cost Terms, the following is added:

- 7) If covered loss is caused directly or indirectly by Windstorm or Hail and results in "cosmetic damage" to aluminum, vinyl, or steel siding, "we" will pay no more than 20% of the replacement cost of the damaged area. This "cosmetic damage" limit applies once per damaged area unless the damaged area is repaired prior to the next loss.

In forms DP 0002 and DP0003, under 5. Loss Settlement Terms, d. Actual Cash Value Terms, the following is added to item 2):

- d) if covered loss is caused directly or indirectly by Windstorm or Hail and results in "cosmetic damage" to aluminum, vinyl, or steel "roof surfacing", "we" will pay no more than 10% of the replacement cost of the damaged area. This "cosmetic damage" limit applies once per damaged area unless the damaged area is repaired prior to the next loss.