

Restriction of Coverage Endorsement – Damage to Roof
(Applicable to Commercial Building, Equipment and Stock Named Perils Form)

It is hereby understood and agreed that coverage provided under Section 5. PERILS INSURED – part G) WINDSTORM OR HAIL specifically excludes loss or damage to the roof caused directly by windstorm or hail and, whether driven by wind or due to windstorm or not, snow-load and ice-load, including the melting of ice or snow on the exterior of the roof.

It is further understood and agreed that coverage specifically excludes loss or damage to the interior of the building(s) or their contents resulting from an aperture in the roof caused by windstorm or hail.

Except as otherwise provided above all terms, provisions and conditions of this insurance shall have full force and effect.