

<b>Named Member:</b>	<b>Endorsement:</b> CSD Pool 1/1/2020 – 12/31/2020
<b>Certificate Number:</b>	<b>Effective Date of Endorsement:</b>
<b>Issued By:</b> Colorado Special Districts Property and Liability Pool	

This endorsement modifies the coverage provided under the following:

**PROPERTY COVERAGE  
COSMETIC DAMAGE WAIVER  
PLEASE READ IT CAREFULLY**

The following is added to SECTION 4 COVERAGE:

**AB. COSMETIC DAMAGE WAIVER**

The above **Member District** agrees to the following with respect to loss or damage by wind and/or hail to a building or structure identified in the **Member District** property schedule on file with the Pool.

The **Pool** will not pay for cosmetic damage to roof surfacing caused by wind and/or hail. For purposes of this endorsement:

- Roof surfacing means the shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof and includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection, as well as roof flashing, vent covers and gutters.
- Cosmetic damage means that the wind and/or hail 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.

However, this Cosmetic Damage Waiver shall not apply to cosmetic damage to the front entry, areas of roof surfacing visibly apparent to a pedestrian from the street or sidewalk composing less than 25% of the roof area of a **Member District's** scheduled building or structure. The **Pool** will pay for cosmetic damage to such areas, limited to less than 25% of the roof area of the scheduled building or structure, subject to all other terms, conditions and exclusions of this Coverage Document.