THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Metal Surface Sublimit Endorsement

This endorsement modifies coverage under the following**:**

At The Location ("Insured Premises") Shown On The Declarations Page

Your policy is amended as follows:

Coverage

We will pay up to a combined total of $3000 per occurrence for direct physical loss to the Insured Premises arising out of loss or damage to Metal Surfaces at the insured premises caused by any peril insured against under this policy.

Endorsement Definitions

For purposes of this endorsement, **Metal Surface** is defined as and includes any metal exterior surface on the top of the Insured Premises. **Metal Surface** includes the following:

1. Metal roofing material
2. Chimney flashing and flue liners;
3. Roof vents;
4. Fascia;
5. Eaves;
6. Perimeter flashing;
7. Gutters, gutter screens, and downspouts; and
8. Exhaust fans & caps
9. Drip edges

In calculating the actual cash value of any **Metal Surface**, depreciation is to be determined by taking the estimated age of the Metal Surface and dividing it by the anticipated useful life of the **Metal Surface**.

Limit of Liability

The combined total $3,000 limit per occurrence is the most we will pay for the total of all **Metal Surface** loss, damage or costs for Coverage A and Coverage B and does not increase the limit of liability for these coverages.

All other provisions of your policy apply.