

MERGER OF
DUPONT MUTUAL INSURANCE COMPANY
WITH AND INTO
MAPLE VALLEY MUTUAL INSURANCE COMPANY

SAMPLE EXCLUSION ENDORSEMENT
EXHIBIT C TO AGREEMENT AND PLAN OF MERGER

Filed with the Wisconsin Office of the Commissioner of Insurance

November 10, 2023

EXCLUSION FOR COSMETIC DAMAGE CAUSED BY WIND AND HAIL TO EXTERIOR AND OUTDOOR PROPERTY

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

DEFINITIONS

In addition to those definitions contained elsewhere in the policy, the following definitions apply to the provisions of this form and, if applicable to this policy, Form HO 2003 12 22:

1. "Cosmetic damage" means physical damage such as marring, scratching, denting, pitting, discoloration, scuffing, or other condition that affects the appearance of property but that does not impair the ability of the property to function in accordance with its intended purpose.
2. "Exterior property" means any portion of any structure that touches the outdoors.
 - a. "Exterior property" includes all associated components, parts, supports, fasteners, covers, and accessories.
 - b. For purposes of this endorsement only, fasciae, drip edges, gutter aprons, and gutters are not considered "exterior property", but only to the extent that said fascia, drip edge, or gutter apron is not installed in direct contact with a gutter.
3. "Outdoor property" means "solar panels", satellite dishes, pools, hot tubs, spas, decks, fences, "standalone mail boxes", children's play sets, wind turbines, outdoor cooking devices, and "portable patio heaters".

"Outdoor property" includes all

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associated components, parts, supports, fasteners, covers, and accessories.

4. "Solar panels" includes any surface designed to absorb the sun's rays as a source of energy for generating electricity or heating, regardless of its size, and regardless of whether and to what property it is attached.
5. "Standalone mail boxes" includes any receptacle intended to comply with section 508.3 of the United States Postal Service Domestic Mail Manual and not attached to another covered structure.
6. "Portable patio heaters" includes any radiant heating appliance intended or actually used outdoors for generating thermal radiation, regardless the fuel source.

PROPERTY COVERAGES

Under **EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES**, the following is added as Paragraph k. (in forms HO 0001 09 08, HO 0002 09 08, and HO 0004 09 08) or Paragraph 1.k. (in forms HO 0003 09 08 and HO 0005 09 08):

1. "We" do not pay for "cosmetic damage" to any "exterior property" or "outdoor property" caused by windstorm or hail when the windstorm or hail damage to such "exterior property" or "outdoor property" consists solely of "cosmetic damage".
 - a. For purposes of this exclusion, loss of granules on asphalt shingles constitutes "cosmetic damage" so long as the asphalt shingles are still able to prevent rain, snow, sleet,

- hail, ice, sand, dust, and water from entering the structure to which the asphalt shingles are attached.
- b. This exclusion does not apply to any “exterior property” that is the subject of Form HO 2003 12 22 in this policy, but this exclusion continues to apply to any “exterior property” that is not the subject of Form HO 2003 12 22 and to “outdoor property”.

SAMPLE