

MERGER

of

HENRIETTA, GREENWOOD & UNION MUTUAL FIRE INSURANCE COMPANY

with and into

RIVER VALLEY MUTUAL INSURANCE COMPANY

**COSMETIC DAMAGE SAMPLE EXCLUSION ENDORSEMENT
EXHIBIT D-1 TO AGREEMENT AND PLAN OF MERGER**

Filed with the Wisconsin Office of the Commissioner of Insurance

November 20, 2023

COSMETIC DAMAGE EXCLUSION EXTERIOR WALL SURFACING, ROOF SURFACING, AND/OR EXTERIOR DOOR AND WINDOW SURFACING

(Entries required to complete the Schedule will be shown below or on the "declarations".)

Schedule

This endorsement adds an exclusion for "cosmetic damage" to the property indicated below:

- "Exterior wall surfacing"
- "Roof surfacing"
- "Exterior door surfacing" and "exterior window surfacing"

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

DEFINITIONS

With respect to the exclusions added by this endorsement, the following definitions are added:

1. "Cosmetic damage" means physical damage such as marring, scratching, denting, pitting, discoloration, or other condition that affects the appearance of property, but that does not impair the property's ability to keep weather-related or other elements from entering to the same extent that it did before the marring, scratching, denting, pitting, discoloration, or other condition occurred.
2. "Exterior wall surfacing" means:
 - a. a building's or structure's exterior wall cladding, including but not limited to blocks, bricks, logs, panels, shakes, shingles, siding, stones, stucco, and

tiles, regardless of the material of which it is composed;

- b. materials applied to or under exterior wall cladding to protect against moisture intrusion;
- c. materials used to secure:
 - 1) exterior wall cladding; or
 - 2) materials applied to or under exterior wall cladding to protect against moisture intrusion; and
- d. exterior wall flashing.
3. "Roof surfacing" means:
 - a. a building's or structure's roof cladding, including but not limited to panels, shakes, sheeting, shingles, and tiles, regardless of the material of which it is composed;
 - b. materials applied to or under roof cladding to protect against moisture intrusion;
 - c. materials used to secure:
 - 1) roof cladding; or

- 2) materials applied to or under roof cladding to protect against moisture intrusion; and
- d. roof flashing.
4. "Exterior door surfacing" means:
 - a. the outside surface of a building's or structure's exterior doors, including but not limited to door frames, leaves, panels, cladding, casing, and molding, regardless of the material of which it is composed;
 - b. exterior door hardware; and
 - c. exterior door flashing.
5. "Exterior window surfacing" means:
 - a. the outside surface of a building's or structure's exterior windows, including but not limited to window frames, sash, cladding, casing, and molding, regardless of the material of which it is composed;
 - b. exterior window hardware; and
 - c. exterior window flashing.

2. The following is added under the peril of Windstorm Or Hail when the Schedule above indicates that this endorsement adds an exclusion for "cosmetic damage" to "roof surfacing":

"We" do not pay for "cosmetic damage" to "roof surfacing" caused by windstorm or hail when the windstorm or hail damage to such "roof surfacing" consists solely of "cosmetic damage".

3. The following is added under the peril of Windstorm Or Hail when the Schedule above indicates that this endorsement adds an exclusion for "cosmetic damage" to "exterior door surfacing" and "exterior window surfacing":

"We" do not pay for:

- 1) "cosmetic damage" to "exterior door surfacing" caused by windstorm or hail when the windstorm or hail damage to such "exterior door surfacing" consists solely of "cosmetic damage"; or
- 2) "cosmetic damage" to "exterior window surfacing" caused by windstorm or hail when the windstorm or hail damage to such "exterior window surfacing" consists solely of "cosmetic damage".

PROPERTY COVERAGES

PERILS INSURED AGAINST

Forms HO 0001, HO 0002, HO 0004, HO 0006, and HO 0008 only

1. The following is added under the peril of Windstorm Or Hail when the Schedule above indicates that this endorsement adds an exclusion for "cosmetic damage" to "exterior wall surfacing":

"We" do not pay for "cosmetic damage" to "exterior wall surfacing" caused by windstorm or hail when the windstorm or hail damage to such "exterior wall surfacing" consists solely of "cosmetic damage".

Form HO 0003 only

1. The following is added under Coverage A -- Residence And Coverage B -- Related Private Structures, Exclusions That Apply To Coverage A And Coverage B when the Schedule above indicates that this endorsement adds an exclusion for "cosmetic damage" to "exterior wall surfacing":

Cosmetic Damage To Exterior Wall Surfacing -- "We" do not pay for "cosmetic damage" to "exterior wall surfacing" caused by windstorm or hail when the windstorm or hail damage to such "exterior wall surfacing" consists solely of "cosmetic damage".

2. The following is added under Coverage A -- Residence And Coverage B -- Related Private Structures, Exclusions That Apply To Coverage A And Coverage B when the Schedule above indicates that this endorsement adds an exclusion for "cosmetic damage" to "roof surfacing":

Cosmetic Damage To Roof Surfacing --
"We" do not pay for "cosmetic damage" to "roof surfacing" caused by windstorm or hail when the windstorm or hail damage to such "roof surfacing" consists solely of "cosmetic damage".

3. The following is added under Coverage A -- Residence And Coverage B -- Related Private Structures, Exclusions That Apply To Coverage A And Coverage B when the Schedule above indicates that this endorsement adds an exclusion for "cosmetic damage" to "exterior door surfacing" and "exterior window surfacing":

Cosmetic Damage To Exterior Door Surfacing And Exterior Window Surfacing -- "We" do not pay for:

- a) "cosmetic damage" to "exterior door surfacing" caused by windstorm or hail when the windstorm or hail damage to such "exterior door surfacing" consists solely of "cosmetic damage"; or
- b) "cosmetic damage" to "exterior window surfacing" caused by windstorm or hail when the windstorm or hail damage to such "exterior window surfacing" consists solely of "cosmetic damage".

Form HO 0005 only

1. The following is added under Coverage A -- Residence, Coverage B -- Related Private Structures, And Coverage C -- Personal Property, Exclusions That Apply Only To Coverage A And Coverage B when the Schedule above indicates that this endorsement adds an exclusion for "cosmetic damage" to "exterior wall surfacing":

Cosmetic Damage To Exterior Wall Surfacing --

"We" do not pay for "cosmetic damage" to "exterior wall surfacing" caused by windstorm or hail when the windstorm or hail damage to such "exterior wall surfacing" consists solely of "cosmetic damage".

2. The following is added under Coverage A -- Residence, Coverage B -- Related Private Structures, And Coverage C -- Personal Property, Exclusions That Apply Only To Coverage A And Coverage B when the Schedule above indicates that this endorsement adds an exclusion for "cosmetic damage" to "roof surfacing":

Cosmetic Damage To Roof Surfacing --
"We" do not pay for "cosmetic damage" to "roof surfacing" caused by windstorm or hail when the windstorm or hail damage to such "roof surfacing" consists solely of "cosmetic damage".

3. The following is added under Coverage A -- Residence, Coverage B -- Related Private Structures, And Coverage C -- Personal Property, Exclusions That Apply Only To Coverage A And Coverage B when the Schedule above indicates that this endorsement adds an exclusion for "cosmetic damage" to "exterior door surfacing" and "exterior window surfacing":

Cosmetic Damage To Exterior Door Surfacing And Exterior Window Surfacing -- "We" do not pay for:

- 1) "cosmetic damage" to "exterior door surfacing" caused by windstorm or hail when the windstorm or hail damage to such "exterior door surfacing" consists solely of "cosmetic damage"; or
- 2) "cosmetic damage" to "exterior window surfacing" caused by windstorm or hail when the windstorm or hail damage to such "exterior window surfacing" consists solely of "cosmetic damage".