

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXTERIOR INSULATION AND FINISH SYSTEM EXCLUSION

THIS ENDORSEMENT IS ADDED TO YOUR HOMEOWNERS POLICY AND APPLIES TO ALL COVERAGES AND COVERAGE PARTS THAT FORM PART OF THIS POLICY.

This coverage does not apply to any of the following, regardless of any other cause or event that contributes thereto, concurrently or in any sequence:

1. "Bodily injury", "property damage", or any other loss including but not limited to seepage, delamination, detachment, cracking, insect damage, collapse or imminent collapse, caused directly or indirectly, in whole or in part, by the design, manufacture, construction, fabrication, preparation, installation, application, maintenance or repair, including remodeling, service, correction, or replacement, of an "exterior insulation and finish system" or any part thereof, or any substantially similar system or any part thereof, including the application or use of conditioners, primers, accessories, flashings, coatings, caulking or sealant in connection with such a system; or
2. Any moisture-related or dry rot-related "property damage" to an "insured location" or other building to which an "exterior insulation and finish system" has been applied, if that "property damage" is caused directly or indirectly, in whole or in part, by the "exterior insulation and finish system";

For the purpose of this endorsement, an "exterior insulation and finish system" means an exterior cladding or finish system applied to an "insured location" or other building, and consisting of:

- a) A rigid or semi-rigid insulation board made of expanded polystyrene or other material; and
- b) The adhesive and/or mechanical fasteners used to attach the insulation board to the substrate; and
- c) A reinforcing mesh that is embedded in a base coat applied to the insulation board; and
- d) A finish coat providing surface texture and color.

However, an "exterior insulation and finish system" does not include a cement-based, enhanced stucco cladding system which;

- a) Incorporates a weather resistive building wrap; and
- b) Incorporates ribbed insulation board to provide drainage.

Nothing in this exclusion is deemed to supercede coverage provided by the Limited Mold Coverage Related endorsement (LEX 04 33 04 02); (LEX 00 25 11 01); (LEXELITE 00 25 02 03); (LEXELITE 00 25 04 02); (LEX DP 04 33 05 03).

All other terms, conditions and exclusions of the policy remain unchanged.