

THIS ENDORSEMENT CHANGES YOUR POLICY – PLEASE READ IT CAREFULLY

ROOF EXCLUSION

This endorsement modifies the insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

If Roof Exclusion, FBBP 1000, is shown applying to a specific location on the declaration page the following provisions apply to SECTION I - PROPERTY – A. Coverage; 2. Property Not Covered:

All roof decking, underlayment and **roofing materials** is not covered.

Roofing Materials means: The protective roof layer or any roof accessory installed on top of the decking, underlayment or both.

Loss to roof decking, underlayment and **roofing materials** due to fire or explosion is covered unless otherwise excluded in this policy.