

**THIS ENDORSEMENT CHANGES THE POLICY.  
PLEASE READ IT CAREFULLY.**

**COSMETIC AND AESTHETIC DAMAGE TO FLOORS  
SPECIAL LIMIT OF LIABILITY**

The following is added in Form **FF HO 03-SECTION 1-PROPERTY COVERAGES** under **COVERAGE A-Dwelling** and **COVERAGE B-Other Structures** and in Form **FF HO 06-SECTION 1-PROPERTY COVERAGES** under **COVERAGE A-Dwelling**.

**Special Limit of Liability**

**Cosmetic and Aesthetic Damage to Floors**

The total limit of liability for **Coverages A** and **B** combined is \$10,000 per policy term for cosmetic and aesthetic damages to floors.

1. Cosmetic or aesthetic damage includes, but is not limited to:
  - a. Chips
  - b. Scratches
  - c. Dents; or
  - d. Any other damage to less than 5% of the total floor surface area and does not prevent typical use of the floor.
2. This limit includes the cost of tearing out and replacing any part of the building necessary to repair the damaged flooring.
3. This limit does not increase the Coverage **A** or Coverage **B** limits of liability shown on the declarations page.
4. This limit does not apply to cosmetic or aesthetic damage to floors caused by a Peril Insured Against as named and described under **Coverage C-Personal Property**.

All other provisions of this policy apply.