

## Optional Coverage SDFM-13 (10-2002)

### Shingle Exclusion Endorsement

This policy is restricted in the following respects. Coverage does not apply to loss or damage to the roof surface of the dwelling, building(s), or structure(s) as identified on the declarations as having this form apply, nor to ensuing loss or damage to the interior of the building or personal property therein, resulting from roof surface leakage when caused directly by the perils applicable.

All terms not specifically changed by this optional coverage remain the same.