

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

## **EXISTING DAMAGE EXCLUSION ENDORSEMENT**

It is understood and agreed that this policy is not intended to, and does not provide, coverage for any damages which occurred prior to policy inception, regardless of whether such damages were apparent at the time of the inception of this policy.

It is also understood and agreed that this policy is not intended to, and does not provide, coverage for any claims or damages arising out of workmanship, repairs and/or lack of repairs arising from damage which occurred prior to policy inception.

This endorsement applies to all coverages under this policy.

All other provisions of this policy apply.