

Date: [Date]

Policy Number: [Policy Number]

Named Insured: [Insured Name]

Property Address: [Property Address]

Subject: Notice of Roof Condition Windstorm and Hail Exclusion Endorsement

Dear [Insured Name],

This letter is to inform you that a **Roof Condition Windstorm and Hail Exclusion Endorsement** has been added to your insurance policy effective [Effective Date].

During a recent inspection of your property, it was determined that the roof is in a condition that does not meet our current underwriting standards. Due to the age, wear, or existing damage of the roof, your policy will no longer provide coverage for any loss or damage caused by windstorm or hail to the roof surfacing.

What this means for you:

- Damage to the roof caused by wind or hail will not be covered by this policy.
- Other covered perils (such as fire or lightning) remain in effect according to your policy terms.
- This exclusion will remain on your policy until the roof is replaced or repaired to a satisfactory condition.

To have this exclusion removed, please provide our office with a paid invoice from a licensed roofing contractor and photos confirming the full replacement or repair of the roof. Once these documents are reviewed and approved, we will issue an endorsement to reinstate coverage.

If you have any questions regarding this endorsement, please contact your insurance agent or our customer service department at [Phone Number].

Sincerely,

[Underwriter Name/Company Name]

[Contact Information]