

ICE

ICE DAMMING COVERAGE ENDORSEMENT

“**Ice Damming**” means when melted snow refreezes, forming a dam that can trap **water** under shingles or other roof finishing layers causing leaks through roof deck joints and nail holes.

Insuring Agreement

If the **Declaration Page** indicates that this endorsement applies to the Standard Homeowners' Wording, **we** agree that the policy is extended to cover direct physical loss or damage to the **dwelling** and personal property in the **dwelling** caused from the melting of ice or snow that enters the **dwelling** through the roof as a direct result of **ice damming**.

ALL STATUTORY AND OTHER CONDITIONS OF THE POLICY ALSO APPLY TO THIS COVERAGE