



Endorsement Number	Effective Date of Endorsement	Policy Number	Premium
«eNo»	12:01 a.m. on «eEff»	«ePol»	«ePrem»

### EXTERIOR INSULATION FINISH SYSTEMS (EIFS) EXCLUSION

It is agreed that the following exclusion is added to the policy:

#### Exterior Insulation Finish Systems (EIFS)

This insurance does not apply to any liability, claim, **suit, loss** or any other cost or expense arising directly or indirectly out of:

- (1) the design, manufacture, construction, fabrication, preparation, installation, application, maintenance or repair, including remodeling, service, correction, or replacement of an **exterior insulation and finish system (EIFS)** commonly referred to as synthetic stucco or any part thereof, or any substantially similar system or any part thereof, including the application or use of conditioners, primers, accessories, finishings, coatings, caulking, or sealants in connection with such system; or
- (2) any work or operations performed with respect to any exterior component, fixture, or feature of any structure if an **exterior insulation and finish system** or any substantially similar system is used in any part of that structure.

This exclusion includes defects or negligence in design, construction or materials, or any other event, conduct or misconduct, which may have or is claimed to have precipitated, caused or acted jointly, concurrently, or in any sequence with the **exterior insulation and finish system (EIFS)** in causing injury or damage.

For the purpose of this exclusion, an **exterior insulation and finish system (EIFS)** means an exterior cladding or finish system used on any part of any structure, and consisting of any or all of the following:

- i. a rigid or semi-rigid insulation board made of expanded polystyrene or other materials;
- ii. the adhesive and or mechanical fasteners used to attach the insulation board to the substrate;
- iii. a reinforced base coat;
- iv. a finish coat providing surface texture and color; or
- v. any flashing, caulking or sealant used with the system for any purpose.

All other provisions of the policy remain unchanged.