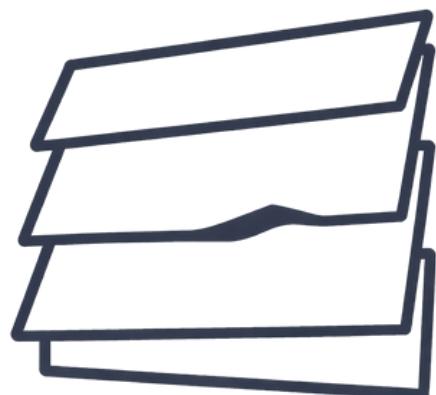


COSMETIC

vs

FUNCTIONAL



Surface level impact only

No water intrusion

Typically excluded



Compromises performance

Allows water penetration

Covered under standard peril