

## Purely a bad idea - “Purely Cosmetic” Exclusion



Thanks for giving: Your ideas and your skills  
Thanks for putting UP in your wills!  
Thanks for the info, [donations](#) and scoop  
Thanks to those who keep us in the loop

Now here's our tip for the month of November  
A question we want you all to remember  
Yes after you read this, go 'head and pose it  
Lets hope you buy insurance through someone who knows it

Does the policy you're counting on, paying good dough for  
Have a new exclusion that leaves you little to show for?  
The charming label that's used to describe it  
Is "[Purely Cosmetic](#)" - (we hope you won't find it)

'Cause in the event of hail, scratching, or marring  
You may find your insurer's reaction quite jarring  
"Oh no, that's not covered" (just what you don't want to hear)

So rather than worry and wonder and fear  
Do your best to find out 'fore the end of this year  
Avoid this [most onerous reduction](#) in protection,  
"Just say no" if you have a choice or election