

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CALENDAR YEAR HURRICANE DEDUCTIBLE
(FIXED DOLLAR)**

A. Loss By Windstorm During A Hurricane

With respect to Paragraphs **B.** and **C.**, coverage for loss caused by the peril of windstorm during a hurricane which occurs anywhere in the state of Florida includes loss to:

1. The inside of a building; or
2. The property contained in a building caused by:
 - a. Rain;
 - b. Snow;
 - c. Sleet;
 - d. Hail;
 - e. Sand; or
 - f. Dust;

if the direct force of the windstorm damages the building, causing an opening in a roof or wall and the rain, snow, sleet, hail, sand or dust enters through this opening.

B. Calendar Year Hurricane Deductible Described

A Hurricane Deductible issued by us or another insurer in our insurer group:

1. Can be exhausted only once during each calendar year; and
2. Applies to loss to covered property caused by one or more hurricanes during each calendar year.

C. Application Of Calendar Year Hurricane Deductible

1. In the event of the first windstorm loss caused by a single "hurricane occurrence" during a calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the Hurricane Deductible stated in the Declarations.
2. With respect to a windstorm loss caused by the second, and each subsequent "hurricane occurrence" during the same calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the greater of:
 - a. The remaining dollar amount of the Calendar Year Hurricane Deductible; or
 - b. The deductible that applies to fire that is in effect at the time of the loss.
3. With respect to any one loss caused by a "hurricane occurrence", if:
 - a. Covered property is insured under more than one policy issued by:
 - (1) Us; or
 - (2) Another insurer in our insurer group; and
 - b. At the time of loss, different Hurricane Deductibles apply to the same property under such policies;

then the Hurricane Deductible applicable under all such policies, used to determine the total of all loss payable under Section I – Property Coverages, shall be the highest amount stated in any one of the policies.

4. When a renewal policy is issued by us or an insurer in our insurer group, or we issue a policy that replaces one issued by us or an insurer in our insurer group, and the renewal or replacement policy takes effect on a date other than January 1 of a calendar year, the following provisions apply:
 - a. If:

- (1) The renewal or replacement policy provides a lower Hurricane Deductible than the prior policy; and
 - (2) You incurred loss from a hurricane under the prior policy in that same calendar year;the lower Hurricane Deductible will not take effect until January 1 of the following calendar year.
- b. If:
 - (1) The renewal or replacement policy provides a lower Hurricane Deductible than the prior policy; and
 - (2) You have not incurred a hurricane loss in that same calendar year;the lower Hurricane Deductible will take effect on the effective date of the renewal or replacement policy.
- c. If the renewal or replacement policy provides a higher Hurricane Deductible than the prior policy, the higher Hurricane Deductible:
 - (1) Will take effect on the effective date of the renewal or replacement policy; and
 - (2) Shall be used to calculate the remaining dollar amount of the Hurricane Deductible.
5. We require that you:
 - a. Maintain receipts or other records of such hurricane losses that are below the Hurricane Deductible; and
 - b. Provide us with such receipts as often as we reasonably require; so that we may consider the amount of such loss when adjusting claims for subsequent "hurricane occurrences" that occur during the calendar year.

D. Loss By Windstorm That Is Not A Declared Hurricane

Refer to the Policy Declarations for the deductible that applies to windstorm loss if the circumstances of the loss described above do not apply.

All other provisions of this Policy apply.