

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## HURRICANE COVERAGE FOR ATTACHED SCREENED ENCLOSURES, CARPORTS, AND SHEDS

For an additional premium, your policy is amended as follows:

### DEFINITIONS

The following definitions are added:

**“Carport(s)”** means an aluminum framed structure designed to offer limited protection for vehicles from the weather, and attached to the main dwelling.

**“Screened enclosure(s)”** or **“pool cage(s)”** means an aluminum framed structure attached to the main dwelling, enclosed by screens on more than one side and otherwise open to the weather.

### SECTION I – PROPERTY COVERAGE

The following items have been added to **SECTION I – PROPERTY COVERAGES** in the Homeowners 3 – Special Form:

#### Coverage A – Dwelling

We insure for direct physical damage caused by a “hurricane occurrence” to aluminum framed “carports”, aluminum sheds, “screened enclosures”, and “pool cages” that are attached to the main dwelling.

This endorsement does not provide coverage for screen material or costs associated with removing or replacing screens.

#### Limit of Liability

The limit of liability for this coverage is shown in your Declarations page. This coverage does not increase the limit of liability for Coverage A.

### SECTION I – EXCLUSIONS

The following changes have been made to **SECTION I – EXCLUSIONS**:

Item **14.** has been deleted and replaced with the following:

#### 14. Hurricane Loss to:

- a. Outdoor radio equipment, television antennas, satellite dishes, aerials including their lead wiring, masts or towers.
- b. Awnings; or
- c. Solar panels, solar water heating systems including solar panels, pipes supplying and returning water to solar panels, and equipment or devices controlling solar water heating systems.

### SECTION I – CONDITIONS

The following conditions have been added to **SECTION I – CONDITIONS, D. Loss Settlement**:

We will pay for the amount that it cost to repair or replace the aluminum framed “carport”, aluminum shed, “screened enclosure”, or “pool cage” that are attached to the main dwelling. Losses are settled at replacement cost without deduction for depreciation but not more than our limit of liability shown in the Declarations.

Any loss payment under this coverage will be subject to the Hurricane Deductible shown in your Declarations.

All other provisions of this policy apply.