

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **HURRICANE DEDUCTIBLE AND WINDSTORM OR HAIL DEDUCTIBLE**

### **SCHEDULE**

<b>"Hurricane" Deductible Amount</b>	<b>[Percentage: X%]</b>	<b>[Amount: \$XXXX]</b>
<b>Windstorm or Hail Deductible Amount</b>	<b>[Percentage: X%]</b>	<b>[Amount: \$XXXX]</b>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

### **DEFINITIONS**

The following definition is added with respect to the deductibles described by this endorsement:

"Hurricane" means a storm system that has been declared a "hurricane" by the National Hurricane Center of the National Weather Service.

The duration of the "hurricane":

- a. Begins at the time the National Hurricane Center of the National Weather Service issues a "hurricane" warning for any part of the state where the "residence premises" is located; and
- b. Ends 72 hours following the termination of the last "hurricane" warning issued for any part of the state in which the "residence premises" is located.

the "Hurricane" Deductible or Windstorm or Hail Deductible. Such deductibles apply regardless of any other cause(s) or event(s) contributing concurrently with or in any sequence to the loss.

With respect to any one loss:

1. Subject to the applicable limit of liability, we will pay only that part of the total of all loss payable that exceeds the deductible amount shown in the Declarations.
2. If two or more deductibles under this policy apply to the loss, only the highest deductible amount will apply.

This endorsement does not expand coverage provided by your policy.

All other provisions of this policy apply.

### **SECTION I – CONDITIONS**

Paragraph **B. Deductible** applies to any deductibles for loss described in this endorsement:

#### **B. Deductible**

##### **1. "Hurricane" Deductible**

The "Hurricane" Deductible is the deductible amount that applies to any covered loss or damage caused by or resulting from a "hurricane", regardless of the perils involved (including "flood" if the optional Flood Coverage Endorsement is made a part of the policy).

##### **2. Windstorm or Hail Deductible**

The Windstorm or Hail Deductible is the deductible amount that applies to any covered loss that is caused by or arising out of windstorm or hail that is not a "hurricane".

To determine the dollar amount of the percentage deductible(s), multiply the Coverage **A** limit of liability shown in the Declarations by the percentage amount shown in the Schedule above.

We will only pay that part of the total loss payable under Section I – Property Coverages that exceed