

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

## WINDSTORM OR HAIL EXCLUSION FOR OTHER STRUCTURES AND OUTDOOR PROPERTY – TEXAS

Date: \_\_\_\_\_ Signature of Insured: \_\_\_\_\_

**Note:** This endorsement may be attached only to policies covering property located in the Catastrophe Area designated by the Texas Department of Insurance.

We do not insure, under **Coverage B – Other Structures**, loss caused directly or indirectly by the peril of windstorm or hail. We do not insure, under **Coverage C – Personal Property**, loss to outdoor personal property or other property stored outside, caused directly or indirectly by the peril of windstorm or hail.

This Endorsement changes the following policy provisions:

### SECTION I – PROPERTY COVERAGES

#### B. Coverage B – Other Structures

The following paragraph is added to provision **B.2.**;

- e. Other structures damaged directly or indirectly by the peril of windstorm or hail.

#### C. Coverage C – Personal Property

The following paragraph is added to provision **C.4.**;

- I. Outdoor personal property or other property stored outside when the damage is directly or indirectly caused by the peril of windstorm or hail.

### SECTION I – PERILS INSURED AGAINST

#### B. Coverage C – Personal Property

Provision **B.2.** is replaced by the following;

##### 2. Windstorm Or Hail

This peril includes loss to watercraft of all types and their trailers, furnishings, equipment, and outboard engines or motors, only while inside a fully enclosed building.

This peril does not include loss to:

- a. property contained in a building covered under Coverage A caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening;

- b. property contained in a building covered under Coverage B; or
- c. outdoor personal property or other property stored outside.

### SECTION I – EXCLUSIONS

Provision **C.** is added

- C. We do not insure for loss to property described in **Coverage B – Other Structures** or **Coverage C Personal Property** stored outside caused either directly or indirectly by the peril of windstorm or hail.

All other provisions of this policy apply.