

MANDATORY 1% WINDSTORM OR HAIL DEDUCTIBLE \$2,500 MINIMUM DEDUCTIBLE

This policy is amended to include the following "terms" for Coverage A - Residence, Coverage B – Appurtenant Structures, Coverage C – Personal Property & Coverage D – Addition Living Costs and Loss of Rent as shown on the declarations. All other "terms" of the policy apply, except as amended by this endorsement.

HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

With respect to Coverage A - Residence, Coverage B – Appurtenant Structures, Coverage C – Personal Property & Coverage D – Addition Living Costs and Loss of Rent the Deductible is deleted and replaced by the following:

2. Deductible

- a. A deductible applies to loss covered under all Principal Property Coverages and all Incidental Property Coverages except:

- 1) Emergency Removal; Fire Department Service Charge; and, if provided by this policy,
- 2) Credit Card, Forgery, and Counterfeit money; Grave Markers and Refrigerated Food Spoilage.

This applies to all Perils Insured Against unless otherwise stated.

- b. The deductible applies per occurrence and separately at each covered location. Only one deductible applies at each location. When an occurrence affects two or more items at the same location with different deductible amounts, the highest deductible amount applies.
- c. For loss caused directly or indirectly by windstorm or hail, subject to the "limits" that apply, "we" pay only that part of the

total of all covered loss that is more than the greater of the following:

- 1) The Windstorm or Hail Deductible percentage; or
- 2) The deductible shown on the dwelling; or
- 3) \$2,500.

For the purpose of applying the Windstorm or Hail Deductible, loss caused by windstorm or hail includes covered loss or damage to the interior of a building, or to property inside a building, caused by dust, rain, sand, sleet, or snow when the direct force of the windstorm or hail damages the building and causes an opening through which the dust, rain, sand, sleet, or snow enters.

The Windstorm or Hail Deductible applies to all loss caused by windstorm or hail regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events occur before, at the same time as, or after the loss caused by windstorm or hail.

When the Windstorm or Hail Deductible is shown as a percentage and applies to a dwelling Coverage A, the dollar amount of the Windstorm or Hail Deductible is determined by multiplying the Coverage A "limit" shown on the "declarations" by the deductible percentage shown on the declarations.

When the Windstorm or Hail Deductible is shown as a percentage and applies to personal property Coverage C, the dollar amount of the Windstorm or Hail Deductible is determined by multiplying the Coverage C "limit" shown on the "declarations" by the deductible percentage shown on the declarations.

- d. For loss caused by a Peril Insured Against other than windstorm or hail, subject to the "limits" that apply, "we" pay only that part of the total of all covered loss that is more than the deductible shown on the "declarations".

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