

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

The Windstorm or Hail Deductible, as shown in the Declarations, applies to covered loss or damage to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

With respect to Covered Property at a location identified in the Declarations, no other deductible applies to Windstorm or Hail.

This Deductible applies to each occurrence of Windstorm or Hail.

Nothing in this endorsement implies or affords coverage for any loss or damage that is excluded under the terms of the Water Exclusion or any other exclusion in this policy.

WINDSTORM OR HAIL DEDUCTIBLE CALCULATIONS

All Policies

1. A Deductible is calculated separately for, and applies separately to:
 - a. Each building, mobilehome, or structure that sustains loss or damage;
 - b. The personal property at each building, each mobilehome, or each structure, at which there is loss or damage to personal property; and
 - c. Personal Property in the open.

If there is damage to both a building, a mobilehome, or structure and personal property in that building, mobilehome or structure, separate deductibles apply to the building, mobilehome, or structure, and to the personal property in each building, mobilehome, or structure.

2. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Windstorm or Hail Deductible.

We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance, after any reduction required by any applicable Coinsurance Condition.

3. Applicable to policies with the CAUSES OF LOSS – BASIC FORM

In determining the amount, if any, that we will pay for loss or damage in any one occurrence, we will deduct an amount equal to the Windstorm or Hail Deductible percentage (as shown in the Declarations) of the "Total Replacement Cost" amount (as shown in the Declarations) applicable to the property that has sustained loss or damage.

In any one occurrence of windstorm or hail, the total deductible for all covered windstorm or hail losses will not be less than \$1,000.

4. Applicable to policies with the CAUSES OF LOSS – WINDSTORM OR HAIL FORM

In determining the amount, if any, that we will pay for loss or damage in any one occurrence, we will deduct an amount equal to the Windstorm or Hail Deductible percentage (as shown in the Declarations) of the "Total Replacement Cost/BPP Actual Cash Value" amount (as shown in the Declarations) applicable to the property that has sustained loss or damage.

In any one occurrence of windstorm or hail, the total deductible for all covered windstorm or hail losses will not be less than \$1,000.

5. Applicable to policies with the CAUSES OF LOSS - BASIC FORM

Calculation Of The Deductible – Property Covered Under The Coverage Extension For Newly Acquired Or Constructed Property

When property is covered under the Coverage Extension for Newly Acquired or Constructed Property:

- a. In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value(s) of the property at time of loss.
- b. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Declarations for any described premises.

All other provisions of this policy apply.