

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL DEDUCTIBLE

Schedule

Windstorm or Hail Deductible Amount:

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.
--

A. Section I - Conditions Special Deductible

1. The following special deductible is added to the policy.
With respect to the peril of Windstorm Or Hail, for any one loss, we will pay only that part of the total of the loss for all Section I Property Coverages that exceeds the applicable windstorm or hail deductible stated in the Declarations.
2. The applicable windstorm or hail deductible is either:
 - a) The dollar amount shown in the Schedule as the windstorm or hail deductible; or
 - b) If a percentage is shown in the Schedule, the dollar amount is determined by multiplying the Coverage A Limit Of Liability shown in the Declarations by the percentage shown as the windstorm or hail deductible in the Schedule.

Such deductible applies regardless of any other cause or event contributing concurrently or in any sequence to the loss. No other deductible provision in the policy applies to loss caused by windstorm or hail.

B. Examples

The examples below illustrate how the windstorm or hail deductible functions if a dollar amount or percentage is shown as the windstorm or hail deductible.

The examples below are based on a policy where the Coverage A – Dwelling Limit Of Liability shown in the Declarations is \$100,000.

1. If the dollar amount shown as the windstorm or hail deductible is \$1,000 and the total of all loss payable under Section I is \$10,000, calculate as follows:
\$10,000 loss - \$1,000 deductible = \$9,000
The amount of loss the "insured" would recover is \$9,000.
2. If the percentage shown as the windstorm or hail deductible is 1% and the total of all loss payable under Section I is \$10,000, calculate as follows:
Step 1: \$100,000 x 1% = deductible of \$1,000
Step 2: \$10,000 loss - \$1,000 deductible = 9,000. The amount of loss the "insured" would recover is \$9,000.

All other provisions of this policy apply.