



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**NAMED STORM PERCENTAGE DEDUCTIBLE
ALL FORMS EXCEPT H0 00 04 and H0 00 06**

Named Storm Percentage Deductible:	%* of the Coverage A – Dwelling Limit of Liability
*Entries may be left blank if shown elsewhere in this policy for this coverage	

A. Loss By Windstorm During A Named Storm

As respects Paragraph C. Named Storm Deductible, coverage for loss or damage caused by the peril of windstorm during a named storm, includes loss or damage to the inside of a building or the property contained in a building caused by rain, snow, sleet, hail, sand or dust if the direct force of the windstorm damages the building, causing an opening in a roof, wall, or window and the rain, snow, sleet, hail, sand or dust enters through this opening.

B. Named Storm Described

1. A named storm means a storm system that has been declared to be a tropical storm or a hurricane by the National Hurricane Center of the National Weather Service.
2. A tropical storm or hurricane occurrence:
 - a. Begins at the time a tropical storm or hurricane watch or warning is issued by the National Hurricane Center of the National Weather Service; and
 - b. Ends 72 hours following the termination of the last tropical storm or hurricane watch or warning issued by the National Hurricane Center of the National Weather Service.

C. Named Storm Deductible

1. We will pay only that part of the total of all loss or damage payable under Section I – Property Coverages that exceeds the Named Storm Percentage Deductible shown in this endorsement.

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to the percentage, as shown above, of the limit of liability that applies to Coverage A – Dwelling in the policy to which this endorsement is attached at the time of loss or damage subject to a minimum deductible of \$3,000.

2. No other deductible in the policy applies to loss or damage caused by windstorm during a tropical storm or hurricane. Refer to the policy declarations for the applicable deductible if the circumstances of loss described above do not apply.

All other terms and conditions of the policy remain the same.