



**WINDSTORM (HURRICANE) AND EARTHQUAKE EXCLUSION  
AGREEMENT TO EXCLUSION AND RENUNCIATION OF CLAIM -  
(WEQ)**

THIS AGREEMENT entered into this \_\_\_\_\_ day of \_\_\_\_\_, by \_\_\_\_\_, the undersigned and the proposed insured under a policy to be underwritten by GUARDIAN INSURANCE COMPANY INSURANCE COMPANY, INC. (herein GUARDIAN INSURANCE COMPANY)

WHEREAS, GUARDIAN INSURANCE COMPANY has agreed to issue a policy of property Insurance effective the \_\_\_\_\_ day of \_\_\_\_\_ • covering certain property located at \_\_\_\_\_

\_\_\_\_\_  
At a reduced premium, without any coverage for the perils of windstorm and or hurricane or earthquake; and or earthquake; and

WHEREAS, the undersigned, at a reduced premium, is/are willing to accept the policy of insurance without coverage for the perils of windstorm and/or hurricane and/or earthquake, along with all other exclusions contained in the proposed policy;

NOW THEREFORE, in consideration of the promise of GUARDIAN INSURANCE COMPANY to Issue the insurance policy at a reduced premium, the undersigned hereby agree to accept the proposed insurance policy WITHOUT COVERAGE FOR THE PERILS OF WINDSTORM AND/OR HURRICANE AND/OR EARTHQUAKE (and with all other exclusions contained therein); It is FURTHER AGREED that in the event any loss or damages occurs to the insured property due to the perils of windstorm and/or hurricane and/or earthquake, then no claim nor cause of action thereon shall be brought against GUARDIAN INSURANCE COMPANY or its agents, representatives, successors, and assigns.

IT IS FURTHER AGREED that this agreement shall survive the issuance of the proposed policy of insurance and shall be binding on the heirs, successors, and assigns of the undersigned.

The undersigned proposed insured represents that this Windstorm Hurricane and Earthquake Exclusion Agreement to Exclusion and Renunciation of Claim has been signed freely and of his/her own accord, after having had the benefit and advice of Independent counsel:

NAME: \_\_\_\_\_ ADDRESS: \_\_\_\_\_

IN WITNESS WHEREOF, I/ we have executed this Agreement on the day and year first above written.

WITNESS: \_\_\_\_\_ INSURED: \_\_ SIGNATURE ON FILE \_\_\_\_\_

WITNESS: \_\_\_\_\_ BROKER: \_\_\_\_\_