



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## WINDSTORM AND FLOOD EXCLUSION

This endorsement modifies insurance provided under the following:  
AUTO DEALERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

This endorsement changes the policy on the inception date of the policy unless another date is indicated below.

Named Insured: Morris Avenue Auto Sales	Policy Number:
Endorsement Effective: 11/4/2025	Countersigned By: <i>Heiman Maske</i>

(Authorized Representative)

If no entry appears above, information required to complete this endorsement will be shown in the Declarations.

**I. SECTION I – COVERED AUTO COVERAGES, F. Physical Damage Coverage, 1. Coverage, a., Paragraph (1) Comprehensive Coverage is replaced by the following:**

**(1) Comprehensive Coverage**

From any cause except:

- (a) The covered "auto's" collision with another object;
- (b) The covered "auto's" overturn;
- (c) "Windstorm"; or
- (d) "Flood".

**II. SECTION I – COVERED AUTO COVERAGES, F. Physical Damage Coverage, 1. Coverage, a., (2) Specified Causes Of Loss Coverage is replaced by:**

**(2) Specified Causes Of Loss Coverage**

Caused by:

- (a) Fire, lightning or explosion;
- (b) Theft;
- (c) Hail or earthquake;
- (d) Mischief or vandalism; or
- (e) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

**III. The following definitions are added to SECTION V – DEFINITIONS:**

"Windstorm" means hurricane, tornado, cyclone or other wind of sufficient power to damage property in a reasonable state of repair.

"Flood" means loss or damage caused directly or indirectly by:

1. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
2. Mudslide or mudflow;
3. Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment; or

4. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph 1. or 3. or material carried or otherwise moved by mudslide or mudflow;  
regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.  
“Flood” includes loss or damage from any of the above in Paragraphs 1. through 4., that is caused by an act of nature or is otherwise caused. For example a “flood” will include the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But, if “Windstorm” or “Flood” results in fire, lightning or explosion, we will pay for the loss or damage caused by that fire, lightning or explosion. For example, if the “Flood” damages a covered “auto’s” electrical system and fire results, the loss or damage attributable to the fire is covered, subject to any other applicable policy provisions.

#### **IV. Reduction of Coverage – “Windstorm” and “Flood” Perils**

The undersigned hereby acknowledges and agrees that the “Windstorm” and “Flood” causes of loss are excluded from **Comprehensive Coverage and Specified Causes Of Loss** for **Physical Damage Coverage** under the **AUTO DEALERS COVERAGE FORM**.

This endorsement shall apply to any continuation, reinstatement, or renewal of the captioned policy by the Named Insured.

I have read, understand and agree to the above statement and my signature and date are shown below.

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**Signature of Insured**

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**Date**