

Policy Number:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL 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**

SCHEDULE*

Prem. No.	Bldg. No.	Windstorm or Hail Flat Dollar Deductible	Windstorm or Hail Percentage Deductible (1%, 2%, 3%, 4%, 5% or 10%)	Windstorm or Hail Percentage with Minimum Dollar Deductible (1%, 2%, 3%, 4%, 5% or 10%)
		\$	%, subject to \$	Minimum Deductible
		\$	%, subject to \$	Minimum Deductible
		\$	%, subject to \$	Minimum Deductible
		\$	%, subject to \$	Minimum Deductible
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		\$	%, subject to \$	Minimum Deductible
		\$	%, subject to \$	Minimum Deductible

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

The Windstorm or Hail Deductible, as shown in the Schedule and set forth in this endorsement, applies to covered loss or damage 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. 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. If this policy is endorsed to cover Flood under the Flood Coverage Endorsements (or if you have a flood insurance policy), a separate Flood Deductible applies to loss or damage attributable to Flood, in accordance with the terms of that endorsement or policy.

WINDSTORM OR HAIL DEDUCTIBLE CALCULATIONS

A. Calculation Of The Deductible – All Policies

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

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

2. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable 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 of the following: Coinsurance Condition, Agreed Value Optional Coverage; any provision in a Value Reporting Form relating to full reporting or failure to submit reports.
3. When property is covered under the Coverage Extension for Newly Acquired or Constructed Property: 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. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Schedule for any described premises.

B. Calculation of the Deductible

1. Property Subject to Flat Dollar Deductible

In determining the amount, if any, that we will pay for loss or damage, we will deduct the Flat Dollar amount (as shown in the Schedule above) from the adjusted amount of loss applicable to the property that has sustained loss or damage.

2. Property with Percentage Deductible

In determining the amount, if any, that we pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 4%, 5% or 10% (as shown in the Schedule above) of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

3. Property with Percentage subject to Minimum Dollar Deductible

In determining the amount, if any, that we pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 4%, 5% or 10% of the Limit(s) of Insurance subject to the Minimum Dollar Amount (as shown in the Schedule above) applicable to the property that has sustained loss or damage.