

State Farm Insurance offers coverage for losses to covered property caused directly by Windstorm or Hail under its Homeowners, Condo Association, Condo Unitowners, and Rental Dwelling policies. This coverage can be modified through endorsements, which may introduce a separate deductible for losses due to Windstorm or Hail, exclude specific perils, or change the definition of covered property during hurricane events. In states such as Alabama, Arkansas, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, and Iowa, policies generally cover losses from Windstorm and Hail but may include separate deductible endorsements if the loss occurs during a hurricane. Specific endorsements, including the Windstorm or Hail Exclusion Endorsement and Hurricane Duration Deductible Endorsement, clarify when a separate deductible applies, with the deductible amount displayed in the Insurance Inquiry Policy Information screen. In Florida and Georgia, additional exclusions may apply through specific endorsements, while in Hawaii, coverage may be subject to exclusions during hurricane events.

The Windstorm or Hail Deductible policy outlines coverage for property losses caused directly by windstorms or hail across various states, including Kansas and Kentucky, where losses are covered but may be subject to a separate Windstorm or Hail deductible endorsement. Louisiana allows for coverage exclusions through specific endorsements, and losses during hurricane events may incur a separate deductible, with the deductible amount specified in the policy information screen. Similar provisions apply in states like Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, and New York, where losses are generally covered but can be subject to separate deductibles during hurricane events or through specific endorsements.

The policy includes various endorsements related to hurricane events and associated deductibles for losses caused by windstorm or hail. Each state has specific endorsements indicating when a separate deductible applies, particularly during hurricane events. For example, endorsements such as FE-5313, HO-2684, and CMP-4644 specify hurricane deductibles for different policy types. In

North Carolina, endorsements like FE-7739.2 and FE-7756.3 can exclude losses from windstorm or hail, while losses are generally covered but subject to a separate deductible during named storms. Similar provisions exist in North Dakota, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Wisconsin, and Wyoming, where losses from windstorm or hail are covered but may also be subject to separate deductibles. Specific endorsements, such as CMP-4849, are used across various commercial lines to indicate these deductibles. Additionally, certain endorsements inform policyholders about the potential for high out-of-pocket expenses due to separate deductibles for named storms or wind/hail losses, with deductible amounts specified in the Deductible field on the Insurance Inquiry Policy Information Screen, ensuring clarity regarding financial responsibilities in the event of a claim.