This endorsement changes the policy
-- PLEASE READ THIS CAREFULLY --

POLICY NUMBER

WINDSTORM OR HAIL DEDUCTIBLE

(Entries required to complete the Schedule will be shown below or on the "declarations".)

Schedule

The Windstorm Or Hail Deductible is: [ ] %; or

[ ] $

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

HOW MUCH WE PAY FOR LOSS

With respect to loss caused directly or indirectly by windstorm or hail, item 2., Deductible, is deleted and replaced by the Deductible provision that follows.

However, the Deductible provision that follows does not apply with respect to coverage provided by an endorsement or coverage part that deletes and replaces the Deductible provision solely with respect to that coverage.

2. **Windstorm Or Hail Deductible**

   a. The Windstorm Or Hail Deductible applies to all principal coverages and all incidental coverages other than:

      1) Fire Department Service Charge; and
      2) the coverage for towing cost provided under the Incidental Coverage for Emergency Removal.

      The Windstorm Or Hail Deductible that applies is shown in the Schedule above.

   b. Subject to the "limits" that apply, "we" pay that part of the total of all loss payable that is greater than the Windstorm Or Hail Deductible.

      The Windstorm Or Hail Deductible applies:

      1) per occurrence; and
      2) separately at each covered location.

      For the purpose of applying the Windstorm Or Hail Deductible, loss caused by windstorm or hail includes covered loss or damage to the interior of a building, or to property inside a building, caused by dust, rain, sand, sleet, or snow when the direct force of the windstorm or hail damages the building and causes an opening through which the dust, rain, sand, sleet, or snow enters.

   c. The Windstorm Or Hail Deductible applies regardless of other causes, events, or conditions that contribute in any sequence to or aggravate loss caused by windstorm or hail, whether such causes, events, or conditions occur before, at the same time as, or after the windstorm or hail loss.

   d. If the Windstorm Or Hail Deductible is shown in the Schedule as a percentage, the dollar amount of the Windstorm Or Hail Deductible is determined by multiplying the percentage shown in the Schedule by the "limit" that applies to Coverage A.

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