**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

OUTDOOR TREES, SHRUBS AND PLANTS WITH WINDSTORM OR HAIL OPTION Endorsement

This endorsement modifies insurance provided under the following:

BUILDERS RISK COVERAGE FORM  
BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CONDOMINIUM ASSOCIATION COVERAGE FORM  
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM  
STANDARD PROPERTY POLICY

SCHEDULE

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Premises Number:** | |  | | | **Building Number:** | | |  | | | | | | |
| **Limit Of Insurance** | | | | | | | | | | | | | | |
| **Each Tree** | | | **Each Shrub** | | **Each Plant** | | | | **All Items** | | | | | |
| **$** |  | | **$** |  | **$** |  | | | **$** |  | | | | |
|  | | | | | | |  | | | | | | | |
| **Limit Of Insurance – Windstorm or Hail** | | | | | | | | | | | | | | |
| **Each Tree** | | | **Each Shrub** | | **Each Plant** | | | | **All Items** | | | | | |
| **$** |  | | **$** |  | **$** |  | | | **$** |  | | | | |
| **Causes Of Loss Form Applicable:** | | | | | | | **Vehicle Exclusion:** | | | | |  |  |  |
| **Windstorm or Hail Exclusion** | | | | | | | |
| **Additional Premium: $** | | | | | | |  | | | | | | | |
| **Premises Number:** | |  | | | **Building Number:** | | |  | | | | | | |
| **Limit Of Insurance** | | | | | | | | | | | | | | |
| **Each Tree** | | | **Each Shrub** | | **Each Plant** | | | | **All Items** | | | | | |
| **$** |  | | **$** |  | **$** |  | | | **$** |  | | | | |
| **Limit Of Insurance – Windstorm or Hail** | | | | | | | | | | | | | | |
| **Each Tree** | | | **Each Shrub** | | **Each Plant** | | | | **All Items** | | | | | |
| **$** |  | | **$** |  | **$** |  | | | **$** |  | | | | |
| **Causes Of Loss Form Applicable:** | | | | | | | **Vehicle Exclusion:** | | | |  | |  |  |
| **Windstorm or Hail Exclusion** | | | | | | | |
| **Additional Premium: $** | | | | | | |  | | | | | | | |
| **Premises Number:** | |  | | | **Building Number:** | | |  | | | | | | |
| **Limit Of Insurance** | | | | | | | | | | | | | | |
| **Each Tree** | | | **Each Shrub** | | **Each Plant** | | | | **All Items** | | | | | |
| **$** |  | | **$** |  | **$** |  | | | **$** |  | | | | |
| **Limit Of Insurance – Windstorm or Hail** | | | | | | | | | | | | | | |
| **Each Tree** | | | **Each Shrub** | | **Each Plant** | | | | **All Items** | | | | | |
| **$** |  | | **$** |  | **$** |  | | | **$** |  | | | | |
| **Causes Of Loss Form Applicable:** | | | | | | | **Vehicle Exclusion:** | | | |  | |  |  |
| **Windstorm or Hail Exclusion** | | | | | | | |
| **Additional Premium: $** | | | | | | |  | | | | | | | |
| Information required to complete this Schedule, if not shown above, will be shown in the Declarations. | | | | | | | | | | | | | | |

A. The following is added to Covered Property:

Outdoor trees, shrubs and plants at locations described in the Schedule.

B. The most we will pay for loss or damage (including debris removal expense) to covered trees, shrubs and plants in any one occurrence is the Limit of Insurance for All Items, subject to the separate limit applicable to Each Tree, Shrub or Plant, shown in the Schedule.

C. If a Limit of Insurance is shown under Limit Of Insurance – Windstorm or Hail, the most we will pay for loss or damage (including debris removal expense) to covered trees, shrubs and plants in any one occurrence caused by windstorm or hail is the Limit of Insurance - Windstorm or Hail for All Items, subject to the separate limit applicable to Each Tree, Shrub or Plant, shown in the Schedule. If the Limit of Insurance - Windstorm or Hail is left blank, then Paragraph B. above shall apply.

D. Outdoor trees, shrubs and plants are subject to all applicable provisions of the Causes Of Loss form indicated in the Schedule, as well as to the following exclusions:

We will not pay for loss or damage to outdoor trees, shrubs or plants, caused by or resulting from any of the following:

1. Dampness or dryness of atmosphere;

2. Changes in or extremes of temperature; or

3. Rain, snow, ice or sleet.

E. If the Vehicle Exclusion option is designated in the Schedule by an "X", we will not pay for loss or damage caused by vehicles to outdoor trees, shrubs or plants.

F. If the Windstorm or Hail Exclusion option is designated in the Schedule by an "X", we will not pay for loss or damage caused by windstorm or hail to outdoor trees, shrubs or plants.

G. The Coverage Extension – Outdoor Property and the Additional Coverage – Debris Removal do not apply to the property covered under this endorsement.

All other terms and conditions of the policy remain the same.

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Authorized Representative