

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.:

NAMED WINDSTORM EXCLUSION

This endorsement modifies insurance provided under the following:

- CAUSES OF LOSS—BASIC FORM
- CAUSES OF LOSS—BROAD FORM
- CAUSES OF LOSS—SPECIAL FORM

SCHEDULE

| Premises Number | Building Number |
|--|------------------------|
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| Information required to complete this Schedule, if not shown above, will be shown in the Declarations. | |

With respect to the location(s) indicated in the Schedule, the following provisions apply.

- A.** The following is added to the **Exclusions** section and is therefore **not** a Covered Cause of Loss:

NAMED WINDSTORM

We will not pay for loss or damage:

1. Caused directly or indirectly by a Named Windstorm, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage; or
2. Caused by rain, snow, sand or dust, whether driven by wind or not, if that loss or damage would not have occurred but for the Named Windstorm.

But if the Named Windstorm results in a cause of loss other than rain, snow, sand or dust, and that resulting cause of loss is a Covered Cause of Loss, we will pay for the loss or damage caused by such Covered Cause of Loss. For example, if the Named Windstorm damages a heating system and fire results, the loss or damage attributable to the fire is covered subject to any other applicable policy provisions.

- B. The terms of the Named Windstorm or Hail Storm exclusion, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this policy.
- C. Under **Additional Coverage-Collapse**, in the Causes Of Loss—Broad Form, Windstorm or Hail is deleted from Paragraph **2.a**.
- D. In the Causes Of Loss-Special Form, Windstorm or Hail is deleted from the “specified causes of loss.”
- E. Under **Additional Coverage Extensions-Property In Transit**, in the Causes Of Loss—Special Form, Windstorm or Hail is deleted from Paragraph **b.(1)**.

With respect to this endorsement, a Named Windstorm is a storm system that has been identified as a tropical storm or hurricane and assigned a name by the National Hurricane Center or the Central Pacific Hurricane Center of the National Weather Service (hereafter referred to as NHC and CPHC). Under the terms of this endorsement, a Named Storm begins at the time a Watch or Warning is issued by the NHC or CPHC for the area in which the affected premises are located, and ends seventy-two (72) hours after the termination of the last Watch or Warning issued for that area by the NHC or CPHC.

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

 Authorized Representative