**ENDORSEMENT**

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

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

Forms a part of Policy No.:

WINDSTORM OR HAIL EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDERS’ RISK COVERAGE – SCHEDULED JOBSITE FORM

1. The following exclusion is added to Paragraph 1. of PERILS EXCLUDED:

**Windstorm or Hail** –"We" do not pay for loss or damage caused by or resulting from “windstorm or hail”.

For the purposes of this endorsement, “windstorm or hail” means:

1) the direct action of wind or direct action of hail (whether accompanied by wind or not);

2) the direct action of rain, snow, sleet, ice, gravel, pebbles, sand, dust or debris of any kind, if any of them are driven by wind; or

3) the direct or indirect action on the interior of the building(s) or structure(s) or the property therein, of hail, rain, snow, sleet, ice, gravel, pebbles, sand, dust or debris of any kind, which have entered the building(s) or structure(s) through openings created by wind or hail or which have been driven into the building(s) or structure(s) by wind.

But if “windstorm or hail” results in a "specified peril", "we" do cover the loss or damage caused by that "specified peril".

1. The reference to hail and the reference to windstorm are deleted from Paragraph 10. "specified perils" of DEFINITIONS.

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

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Authorized Representative