

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

**EXCLUSION - WINDSTORM OR HAIL**

This endorsement modifies insurance provided under the following:

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

**This exclusion applies to all premises shown in the Declarations or added to this policy by endorsement; unless the premise is shown in the Excepted Premises Schedule below:**

EXCEPTED PREMISES SCHEDULE

<u>Premise No.</u>	<u>Building No.</u>	<u>Street Address</u>

- A.** In the Covered Cause of Loss Basic and Broad Forms, item **4.** of Section **A.**, Covered Causes of Loss, is deleted in its entirety and not replaced.
- B.** The following is added to section **B.**, Exclusions, of Covered Cause of Loss Basic, Broad and Special Forms:  
**Windstorm or Hail**  
 We will not pay for loss or damage:
  - 1.** Caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage; or
  - 2.** Caused by rain, water, snow, sand or dust, whether driven by wind or not, if that loss or damage would not have occurred but for the Windstorm or Hail.
 But if Windstorm or Hail results in a cause of loss other than rain, water, 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 Windstorm or Hail damages a heating system and fire results, the loss or damage attributable to the fire is covered subject to any other applicable policy provisions.
- C.** Windstorm or hail is deleted from section **C.** Additional Coverage - Collapse, in the Causes of Loss – Broad Form, paragraph **2.a.** and not replaced.
- D.** Weight of rain that collects on a roof is deleted in its entirety from section **C.** Additional Coverage – Collapse, in the Causes of Loss – Broad Form, item **2.e.** and is not replaced.
- E.** Weight of rain that collects on a roof is deleted in its entirety from Section **B.**, Exclusions, in the Causes of Loss Special Form, paragraph **2.**, sub-paragraph **k.** item **b.(iii)** and is not replaced.
- F.** Weight of rain that collects on a roof is deleted in its entirety from section **D.** Additional Coverage – Collapse, in the Causes of Loss Special Form, item **2. d. (5).**, and is not replaced.
- G.** Windstorm or hail is deleted from section **F.**, Additional Coverage Extension – Property in Transit, Causes of Loss – Special Form, item **1.b.(1)** and not replaced.
- H.** Windstorm or hail is deleted from section **G.**, Definitions, paragraph **2.**, “Specified Causes of Loss”, In the Causes of Loss – Special Form, and is not replaced.

All other terms and conditions of this policy remain unchanged.