

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: 1 % of Coverage A ,or
Your policy deductible
Whichever is greater

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 OR OCCURRENCE

Except with respect to coverage provided by an endorsement or coverage part that deletes and replaces the Deductible provision with respect to that coverage, Deductible is deleted and replaced by the following:

b. Deductible

- 1) A deductible applies to loss covered under all Principal Property Coverages and all Incidental Property Coverages except:
 - a) Credit Card; Electronic Fund Transfer Card Or Access Device; Forgery; And Counterfeit Money;
 - b) Fire Department Service Charge;
 - c) Refrigerated Property; and
 - d) if provided by this policy, Lock And Garage Door Transmitter Replacement.

It applies to all Perils Insured Against unless otherwise stated.

2) The deductible applies:

- a) per occurrence and, with respect to the Incidental Property Coverages for Association Deductible and Loss Assessment, regardless of the number of deductibles charged or assessments levied; and
- b) separately at each covered location. Only one deductible applies at each location.

- 3) For loss caused directly or indirectly by windstorm or hail, subject to the "limits" that apply, "we" pay only that part of the total of all covered loss that is more than the Windstorm Or Hail Deductible shown in the Schedule above.

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.

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

When the Windstorm Or Hail Deductible is shown as a percentage and the policy includes form HO 0001, HO 0002, HO 0003, HO 0005, or HO 0008, the dollar amount of the Windstorm Or Hail Deductible is determined by multiplying the Coverage A "limit" shown on the "declarations" by the deductible percentage shown in the Schedule.

When the Windstorm Or Hail Deductible is shown as a percentage and the policy includes form HO 0004 or HO 0006, the dollar amount of the Windstorm Or Hail Deductible is determined by multiplying the Coverage C "limit" shown on the "declarations" by the deductible percentage shown in the Schedule.

- 4) For loss caused by a Peril Insured Against other than windstorm or hail, subject to the "limits" that apply, "we" pay only that part of the total of all covered loss that is more than the deductible shown on the "declarations".

HO 4505 07 11