

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### WINDSTORM OR HAIL EXCLUSION

1. We do not insure for loss caused directly or indirectly by:

- a. The peril of windstorm or hail; or
- b. The peril of windstorm during a hurricane.

Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

2. Direct loss by fire or explosion resulting from the peril of windstorm or hail, including the peril of windstorm during a hurricane, is covered.

**3. Hurricane Described**

- a. A hurricane means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.

b. A hurricane occurrence:

- (1) Begins at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
- (2) Ends 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

All other provisions of this policy apply.