

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NON STRUCTURAL HAIL LOSS LIMITATION

This provision modifies and limits your coverages as follows:

Hail often dents the exterior surface of a home or other structure without causing structural damage. Materials usually affected by this type of damage include but are not limited to: metal, fiberglass or rigid plastic porches, carports, awnings, and utility rooms. When this type of loss or damage occurs, we will pay the lower of the following:

1. The cost of repairing or replacing the damaged portion of the property; or
2. 2% of the amount of insurance provided under Section I Property Coverages, Coverage A – Dwelling or Coverage B – Other Structures, depending on which item was damaged.

All other provisions of this policy apply.

WINDSTORM AND HAIL CERTAIN STRUCTURES EXCLUSION

This Policy excludes loss resulting from windstorm or hail to:

1. Seawall, property line and similar walls;
2. Greenhouses, hot houses, slathouses, trellises, pergolas, cabanas, and outdoor equipment pertaining to the service of the premises; and
3. Wharves, docks, piers, boathouses, bulkheads or other structures located over water.

All other provisions of this policy apply.