

WINDSTORM, HURRICANE AND HAIL EXCLUSION AGREEMENT
(Use with Forms HO-A, HO-B and HO-CON-B)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

For a reduction in premium, this policy does not cover direct or indirect loss caused by, resulting from or contributed to by windstorm, hurricane and hail.

This endorsement does not exclude coverage for:

1. Loss of rents or loss of fair rental value; or
2. Additional Living Expenses for a **secondary residence**,

if the policy to which this endorsement is attached provides these coverages.

Secondary residence means a residence occupied by the named insured for less than a total of 180 days in the most recent calendar year or a residence not principally occupied by the named insured.

Date

Signature of Insured

NOTE: This endorsement may be attached only to policies covering property located in the Catastrophe Area designed by the State Board of Insurance.

ENDORSEMENT NO. HO-140
Effective January 1, 1994