

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

## **FLORIDA WINDSTORM OR HAIL EXCLUSION**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is added to Paragraph **B.1. Exclusions** in **Section I – Property**:

**i. Windstorm Or Hail**

We will not pay for loss or damage 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. For example, if loss or damage from a covered weather condition other than Windstorm or Hail also occurs, and that loss or damage would not have occurred but for the Windstorm or Hail, such loss or damage shall be considered to be caused by Windstorm or Hail, and therefore part of the excluded Windstorm or Hail occurrence.