HURRICANE DEDUCTIBLE

Refer to Declarations or Supplemental Declarations if information is not shown in this form.
For a premium credit, this endorsement becomes part of your policy and is subject to the terms contained in the General Policy Provisions.

These hurricane deductible provisions apply regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events occur concurrently or in any sequence to the loss.

For windstorm loss that occurs during the time when the hurricane deductible duration is in force as defined below, the amount of the hurricane deductible shall be either of the following:

**FOR CATEGORY 2 OR GREATER VELOCITY HURRICANES**
*We* will deduct _____ percent of the amount of insurance for Coverage A, B or C, whichever is greatest, to each covered claim for loss or damage in any one occurrence. This deductible is applicable when a category 2 hurricane or greater is determined by the National Weather Service to be a category 2 or greater hurricane that results in category 2 or greater force winds occurring in any coastal county, regardless of the specific location of your property. This deductible applies separately to each residence if this policy covers more than one residence.

**FOR CATEGORY 1 HURRICANES**
*We* will deduct $1,000 in the event that the hurricane is determined by the National Weather Service to be a category 1 hurricane that results in category 1 force winds occurring in any coastal county, regardless of the specific location of your property. This deductible applies separately to each residence if this policy covers more than one residence.

If both category 1 hurricane winds and category 2 hurricane winds or hurricane force winds of a greater velocity exist during the hurricane deductible duration in any coastal county, your hurricane deductible shall be the percent of Coverage A, B or C, whichever is greatest, shown above for a category 2 hurricane and for greater velocity hurricanes applicable to each covered claim for loss or damage in any one occurrence, regardless of the specific location of your property. This deductible applies separately to each residence if this policy covers more than one residence.

**DEFINITIONS**

*CATEGORY 2 HURRICANE* means a cyclonic windstorm of tropical origin with winds of 96 miles per hour or greater as set out by the Saffir/Simpson Hurricane Scale. Those winds must be confirmed by the National Weather Service at a landfall in any coastal county. Category 3, 4 and 5 hurricanes, as delineated by the Saffir/Simpson Scale, are hurricanes with winds of greater velocity than that shown above for a category 2 hurricane.

*CATEGORY 1 HURRICANE* means a cyclonic windstorm of tropical origin with winds of 74 miles per hour or greater as set out by the Saffir/Simpson Hurricane Scale. Those winds must be confirmed by the National Weather Service at a landfall in any coastal county.

*COASTAL COUNTY* means any one or more of the following State of New York counties: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester.

*HURRICANE DEDUCTIBLE DURATION* is the period during which the hurricane deductible shall apply to any windstorm loss that occurs 12 hours before a hurricane begins resulting in category 1 hurricane force winds or hurricane force winds of a greater velocity in any coastal county, regardless of the specific location of your property, and ends 12 hours after a hurricane resulting in category 1 hurricane force winds or hurricane force winds of a greater velocity in any coastal county, regardless of the specific location of your property.

These deductible provisions are not intended to be combined with any other policy deductibles. If the deductible applicable to all perils insured against except windstorm losses exceeds the hurricane deductible, then the higher deductible will be applied to the amount of the adjusted loss resulting from windstorm.

All other terms and conditions remain unchanged.