Storm/Hurricane Shutters Endorsement

Refer to Supplemental Declaration if information is not shown on this form.
In return for a rate credit, the coverage under this endorsement is subject to the ***terms*** contained in the General Policy Provisions.

WHAT WE PAY FOR

Those ***residences*** equipped with conforming ***storm/hurricane shutters*** as defined in this endorsement will be entitled to a rate credit as shown in the manual.

ADDITIONAL DEFINITIONS

Storm/Hurricane Shutters are defined as follows:
Storm/Hurricane shutters are protective devices securely screw mounted on the exterior of the ***residence*** flush with or inset into the casing of all apertures. The ***storm/hurricane shutters*** must fully cover every aperture and must be capable of closing securely with a latching device to shield the aperture from the effects of storms. Awnings, whether cloth or metal, which extend out and away from the aperture for the purpose of providing shade or rain protection do not qualify as ***storm/hurricane shutters*** and are not subject to a rate credit.

Qualifying shutters will be designed and installed in accordance with manufacturer's specifications to withstand external pressure and wind borne debris from a storm with sustained winds of at least 110 miles per hour or a storm surge of eight feet above normal.