# WINDSTORM DEDUCTIBLE

**(Applicable to risks in Kings, Queens, Nassau, Suffolk, Richmond, Westchester and Bronx Counties.)**

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

This deductible is applicable to ***catastrophic windstorm*** as defined in this endorsement. The deductible applies to ~~principal property coverages~~Principal Property Coverages A, B and C.

***We*** will deduct _____ percent of the amount of insurance applicable to Coverage A-***Residence*** from each claim for loss or damage in any one ***occurrence***.
This deductible applies regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events occur in the twelve hour period before, contemporaneous with or in the twelve hour period after a loss caused by windstorm. The deductible applies separately to each ***residence*** if this policy covers more than one ***residence***.

## DEFINITION

***Catastrophic windstorm*** means a wind storm in which wind velocity exceeds 96 miles per hour as determined by the National Weather Service at any landfall anywhere in New York State.