HURRICANE DEDUCTIBLE

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

This These hurricane deductible applies to **Category 2 Hurricanes**, or greater, as defined in this endorsement. The deductible percentage will be applied to the amount of insurance shown for Coverage A, B or C, which ever is greatest.

We will deduct _____ percent of the amount of insurance for Coverage A, B or C, as is applicable, to each covered claim for loss or damage in any one ***occurrence***.
The deductible appliesprovisions apply 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 a **category 2 hurricane** or greater.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***.

DEFINITIONFOR 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 this state.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.