

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM DEDUCTIBLE – NEW YORK CATASTROPHE PERCENTAGE AND FIXED-DOLLAR

SCHEDULE

Windstorm Deductible Percentage Amount:	%
Windstorm Deductible Fixed-Dollar Amount:	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

SECTION I – CONDITIONS

B. Deductible

The following special deductible is added to the policy:

With respect to the peril of Windstorm, for any one loss, we will pay only that part of the total of all loss payable that exceeds the windstorm deductible amounts noted below.

1. This percentage or fixed-dollar deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in New York State as a declared Category 2, 3, 4 or 5 hurricane as determined by the National Weather Service, or makes landfall outside of New York State, but which is determined by the National Weather Service to provide Category 2 or higher force winds in the area within New York State in which the losses occur. If the windstorm deductible amount is in the form of a percentage, the dollar amount of the windstorm deductible is determined by multiplying the Coverage **A** Limit Of Liability shown in the Declarations by the percentage amount shown in the Schedule above.

- a. "Declared" means declared by the National Weather Service.
- b. This deductible amount does not apply to loss under Coverage **D** – Loss Of Use. Instead, if the amount actually deducted from a loss described in this Paragraph 1. is:

(1) The same or more than the deductible amount stated in Paragraph 2., then no deductible will apply to the Coverage **D** loss; or

(2) Less than the deductible amount stated in Paragraph 2., then the deductible amount that applies to the Coverage **D** loss will be the difference between the amount actually deducted, as described in this Paragraph 1., and the deductible set forth in Paragraph 2. below.

c. The National Weather Service currently uses the Saffir/Simpson Hurricane Scale to categorize hurricanes. This scale specifies that a Category 2 hurricane is a storm that originates in the tropics and results in either a sustained wind speed of at least 96 miles per hour or a storm surge of at least six feet above normal. This scale also sets forth criteria for Category 3, 4 and 5 hurricanes, which have greater associated wind speeds and storm surges.

2. With respect to the peril of Windstorm for any one loss that is NOT a result of a storm that makes landfall anywhere in New York State as a declared Category 2, 3, 4 or 5 hurricane as determined by the National Weather Service, or makes landfall outside of New York State, but which is determined by the National Weather Service to provide Category 2 or higher force winds in the area within New York State in which the losses occur, we will pay only that part of the total of all loss payable that exceeds the All Other Section I Perils deductible.

All other provisions of this policy apply.