

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TEXAS – WINDSTORM OR HAIL EXCLUSION

This endorsement modifies insurance provided under the following:

- CAUSES OF LOSS – BASIC FORM
- CAUSES OF LOSS – BROAD FORM
- CAUSES OF LOSS – SPECIAL FORM
- STANDARD PROPERTY POLICY

SCHEDULE

Premises Number	Building Number
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. THIS ENDORSEMENT APPLIES TO PREMISES INDICATED IN THE SCHEDULE. PREMISES MAY BE INDICATED IN THE SCHEDULE ONLY IF THEY ARE LOCATED IN THE CATASTROPHE AREA DESIGNATED BY THE TEXAS DEPARTMENT OF INSURANCE, AND NOT ELSEWHERE.

B. The following is added to the **Exclusions** section and is therefore not a Covered Cause of Loss:

WINDSTORM OR HAIL

We will not pay for loss or damage:

1. Caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage; or
2. Caused by rain, snow, sand or dust, whether driven by wind or not, if that loss or damage would not have occurred but for the Windstorm or Hail.

But if Windstorm or Hail results in a cause of loss other than rain, snow, sand or dust, and that resulting cause of loss is a Covered Cause of Loss, we will pay for the loss or damage caused by such Covered Cause of Loss. For example, if the Windstorm or Hail damages a heating system and fire results, the loss or damage attributable to the fire is covered subject to any other applicable policy provisions.

C. The terms of the Windstorm Or Hail exclusion, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this policy.

D. Under **Additional Coverage – Collapse**, in the Causes of Loss – Broad Form, **Windstorm Or Hail** is deleted from Paragraph 2.a.

E. In the Causes of Loss – Special Form, **Windstorm Or Hail** is deleted from the "specified causes of loss".

- F. Under **Additional Coverage Extensions – Property In Transit**, in the Causes of Loss – Special Form, **Windstorm Or Hail** is deleted from Paragraph **b.(1)**.
- G. This endorsement does not apply to coverage provided under the following:
 1. EXTRA EXPENSE COVERAGE FORM.
 2. LEASEHOLD INTEREST COVERAGE FORM.

H. If this policy covers Utility Services – Direct Damage, this endorsement does not apply to loss or damage to Covered Property, at the premises to which such coverage applies, caused by interruption of service due to direct physical damage by Windstorm Or Hail to an off-premises utility indicated in the Schedule of the Utility Services – Direct Damage Form.

Signature of Named Insured _____ Dated _____

Insurance Company _____

By Deep South Surplus of Texas, L.P.

(Signature of duly authorized agent of Company)