

**THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.**

**WIND, HAIL, TORNADO, HURRICANE AND TROPICAL STORM EXCLUSION**

**DEFINITIONS**

The following definitions apply to this endorsement:

1. **“Hurricane”** means:

a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in Florida:

- a. beginning at the time a hurricane watch or hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
- b. continuing for the time period during which the hurricane conditions exist anywhere in Florida; and
- c. ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

**“Hurricane”** includes resulting wind, wind gusts, hail, rain, tornadoes, or cyclones, which results in direct physical loss or damage to property.

2. **“Tropical Storm”** means:

a storm system that has been declared to be a tropical storm by the National Hurricane Center of the National Weather Service. The duration of

the tropical storm includes the time period, in Florida:

- a. beginning at the time a tropical storm watch or tropical storm warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
- b. continuing for the time period during which the tropical storm conditions exist anywhere in Florida; and
- c. ending 72 hours following the termination of the last tropical storm watch or tropical storm warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

**“Tropical Storm”** includes resulting wind, wind gusts, hail, rain, tornadoes, or cyclones, which results in direct physical loss or damage to property.

There is no coverage under Section I of this policy for any loss caused directly or indirectly by wind, wind gusts, hail, tornadoes, or cyclones, which result in direct physical loss or damage to property.

There is also no coverage under Section I of this policy for any loss caused directly or indirectly by **Hurricane** or **Tropical Storm**, which results in direct physical loss or damage to property.

All other policy provisions apply.