

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALENDAR YEAR HURRICANE DEDUCTIBLE– FLORIDA

A. Loss By Windstorm During A Hurricane

With respect to Paragraphs **C.** and **D.**, coverage for loss caused by the peril of windstorm during a hurricane which occurs anywhere in the State of Florida, includes loss to:

1. The inside of a building; or
2. The property we cover contained in a building caused by:
 - a. Rain;
 - b. Snow;
 - c. Sleet;
 - d. Hail;
 - e. Sand; or
 - f. Dust;

If the direct force of the windstorm first damages the building:

Causing an opening through which the:

- a. Rain;
- b. Snow;
- c. Sleet;
- d. Hail,
- e. Sand; or
- f. Dust:

Enters and causes damage.

B. Hurricane Described

1. A hurricane means:

A storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.

2. A hurricane occurrence:

- a. Begins at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
- b. Continues in effect for as long as hurricane conditions exist anywhere in the State of Florida; and

- c. Ends 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.

C. Calendar Year Hurricane Deductible Described

A hurricane deductible issued by:

1. Us; or
2. Another insurer in our insurer group; or
3. Under a policy assumed by us from Citizens Property Insurance Corporation under a Takeout Agreement:
 - a. Can be exhausted only once during each calendar year; and
 - b. Applies to loss to Covered Property caused by one or more hurricanes during each calendar year.

The dollar amount of the calendar year hurricane deductible is shown on your Declarations.

A minimum deductible of \$500 applies.

D. Application of Calendar Year Hurricane Deductible

1. In the event of the first windstorm loss caused by a single hurricane occurrence during a calendar year we will pay:

Only that part of the total of all loss payable under Section **I** – Property Coverages that exceeds the calendar year hurricane deductible stated in your Declarations.

2. With respect to a windstorm loss caused by the second, and each subsequent, hurricane occurrence during the same calendar year:

- a. We will pay only that part of the total of all loss payable under Section **I** - Property Coverages that exceeds the greater of:

- (1) The remaining dollar amount of the calendar year hurricane deductible that is in effect at the time of the loss; or

- (2) The deductible that applies to fire that is in effect at the time of the loss.
- b. The remaining dollar amount of the calendar year hurricane deductible is determined by:
 - (1) Subtracting the actual deductible(s) applied to all previous windstorm losses caused by hurricanes during the calendar year;
 - (2) From the calendar year hurricane deductible that is in effect at the time of the loss.
- 3. With respect to any one loss caused by a hurricane occurrence, if:
 - a. Covered property is insured under more than one policy:
 - (1) Issued by us; or
 - (2) Issued by another insurer in our insurer group; or
 - (3) Issued under a policy assumed by us from Citizens Property Insurance Corporation under a Takeout Agreement:
 - b. At the time of loss, different hurricane deductibles apply to the same property under such policies;

Then the hurricane deductible applicable under all such policies used to determine the total of all loss payable under Section I - Property coverages shall be:

The highest amount stated in any one of the policies that is in effect at the time of the loss.

- 4. When:
 - a. A renewal policy is issued by us or an insurer in our insurer group, or
 - b. We issue a policy that replaces one issued by:
 - (1) Us; or
 - (2) An insurer in our insurer group; or
 - (3) A policy assumed by us from Citizens Property Insurance Corporation under a Takeout Agreement: and
 - c. The renewal or replacement policy takes effect on a date other than January 1st of a calendar year, the following provisions apply:
 - (1) If the renewal or replacement policy:
 - (a) Provides a lower hurricane deductible than the prior policy, and

- (b) You incurred loss from a hurricane under a prior policy in that same calendar year:

The lower hurricane deductible will not take effect until January 1st of the following calendar year.

- (2) If the renewal or replacement policy:
 - (a) Provides a lower hurricane deductible than the prior policy and
 - (b) You have not incurred a hurricane loss in that same calendar year;

The lower hurricane deductible will take effect on the effective date of the renewal or replacement policy.

- (3) If the renewal or replacement policy provides a higher hurricane deductible than the prior policy, the higher hurricane deductible:
 - (a) Will take effect on the effective date of the renewal or replacement policy; and
 - (b) Shall be used to calculate the remaining dollar amount of the hurricane deductible.

- 5. We require that you promptly report any windstorm loss caused by a hurricane occurrence that is below the hurricane deductible so that:

We may consider the amount of such loss when adjusting claims for subsequent hurricane occurrences that occur during the calendar year.

E. Loss By Windstorm That Is Not A Declared Hurricane

Refer to the policy declarations for the deductible that applies to windstorm loss if the circumstances of the loss described above do not apply.

All other provisions of this policy apply.