

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CALENDAR YEAR NAMED STORM
DEDUCTIBLE (PERCENTAGE) WITH SUPPLEMENTAL
REPORTING KEEPING REQUIREMENT – LOUISIANA**

ALL FORMS EXCEPT HO 00 04

SCHEDULE*

**WARNING: IF THIS POLICY PROVIDES AN INFLATION GUARD OPTION, THE ACTUAL CALENDAR YEAR
"NAMED STORM" AMOUNT AT THE TIME OF LOSS MAY BE HIGHER THAN THE DOLLAR
AMOUNT SHOWN IN THE DECLARATIONS.**

Calendar Year "Named Storm" Deductible:

\$

*Entries may be left blank if shown elsewhere in this policy for this coverage.

A. Loss By Windstorm During A "Named Storm"

With respect to Paragraphs C. and D., coverage for loss caused by the peril of windstorm during a "Named Storm" which occurs anywhere in the state of Louisiana, includes loss to:

1. The inside of a building; or
2. The property 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 damages the building, causing an opening in a roof or wall and the rain, snow, sleet, hail, sand or dust enters through this opening.

B. "Named Storm" Described

1. A "Named Storm" means a storm system that has been declared to be a "Named Storm" by the National Hurricane Center of the National Weather Service.
2. A "Named Storm" occurrence:
 - a. Begins at the time a "Named Storm" watch or warning is issued for any part of Louisiana by the National Hurricane Center of the National Weather Service;
 - b. Continues for the time period during which the "Named Storm" conditions exist anywhere in Louisiana; and
 - c. Ends 72 hours following the termination of the last "Named Storm" watch or "Named Storm" warning issued for any part of Louisiana by the National Hurricane Center of the National Weather Service.

C. Calendar Year "Named Storm" Deductible Described

A "Named Storm" deductible issued by us or another insurer in our insurer group:

1. Can be exhausted only once during each calendar year; and
2. Applies to loss to Covered Property caused by one or more "Named Storms" during each calendar year.

The dollar amount of the calendar year "Named Storm" 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 minimum deductible of \$500 applies.

D. Application of Calendar Year "Named Storm" Deductible

1. In the event of the first windstorm loss caused by a single "Named Storm" 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 "Named Storm" deductible stated in the Schedule.
2. With respect to a windstorm loss caused by the second, and each subsequent, "Named Storm" occurrence during the same calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the greater of:
 - a. The remaining dollar amount of the calendar year "Named Storm" deductible; or
 - b. The deductible that applies to fire that is in effect at the time of the loss.

The remaining dollar amount of the calendar year "Named Storm" deductible is determined by subtracting all previous windstorm losses caused by "Named Storms" during the calendar year from the calendar year "Named Storm" deductible.

3. When a renewal policy is issued by us or an insurer in our insurer group, or we issue a policy that replaces one issued by us or an insurer in our insurer group, and the renewal or replacement policy takes effect on a date other than January 1st of a calendar year, the following provisions apply:
 - a. If the renewal or replacement policy provides a lower "Named Storm" deductible than the prior policy, and you incurred loss from a "Named Storm" under the prior policy in that same calendar year, the lower "Named Storm" deductible will not take effect until January 1st of the following calendar year.
 - b. If the renewal or replacement policy provides a lower "Named Storm" deductible than the prior policy and you have not incurred a "Named Storm" loss in that same calendar year, the lower "Named Storm" deductible will take effect on the effective date of the renewal or replacement policy.
 - c. If, at the request of the insured, the renewal or replacement policy provides a higher "Named Storm" deductible than the prior policy, the higher "Named Storm" deductible:
 - (1) Will take effect on the effective date of the renewal or replacement policy; and
 - (2) Shall be used to calculate the remaining dollar amount of the "Named Storm" deductible.
 4. We require that you promptly report any windstorm loss caused by a "Named Storm" occurrence that is below the "Named Storm" deductible so that we may consider the amount of such loss when adjusting claims for subsequent "Named Storm" occurrences that occur during the calendar year.
- E. Loss By Windstorm That Is Not A Declared "Named Storm"**

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.