

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

DWELLING WINDSTORM AND HAIL POLICY ENDORSEMENT

The PERILS **INSURED AGAINST** Section of the Louisiana Dwelling Forms are deleted entirely and replaced by this endorsement, and the only **PERILS INSURED AGAINST** are the following:

PERILS INSURED AGAINST

Unless the loss is excluded in the General Exclusions, we insure for direct physical loss to the property covered caused by:

Windstorm or Hail

These perils do not include loss:

- a. To the inside of a building or the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening; or
- b. To the following property when outside of the building:
 - (1) Awnings, signs, radio or television antennas or aerials including lead in wiring, masts or towers; or
 - (2) Canoes and rowboats.

Short Rate Cancellation

If this policy is in force any time between 12:01 AM on June 1 and 12:01 AM December 1 and you initiate cancellation; return premium will be based on a short rate as filed with the Louisiana Department of Insurance. This provision does not apply when you no longer have an insurable interest in the property.

All other provisions of this policy remain unchanged.