

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HURRICANE DEDUCTIBLE

SCHEDULE

Described Location:	Hurricane Deductible Percentage Amount:
Entry may be left blank if shown elsewhere in this policy for this coverage.	

A. Definitions

The following definition is added for the deductible provided by this endorsement:

“Hurricane” means a storm system that has been declared a hurricane by the National Hurricane Center of the National Weather Service.

B. Applicable Deductible

The applicable hurricane deductible:

1. The dollar amount determined by multiplying the percentage shown as the Hurricane Deductible in the Schedule by:
 - a. The Coverage A limit of liability for building and contents coverage or building coverage only; or
 - b. The Coverage C limit of liability for contents coverage only.
2. Shall apply during the period:
 - a. Beginning at the time a hurricane watch or hurricane warning is issued for any part of the state of Louisiana by the National Hurricane Center of the National Weather Service;
 - b. Continuing for the time period in which the hurricane conditions exist anywhere in the state; and
 - c. Ending 24 hours following the termination of the last hurricane watch or hurricane warning for any part of the state of Louisiana by the National Hurricane Center of the National Weather Service.

C. Standard Hurricane Deductible

1. With respect to the peril of windstorm or hail, we will pay only that part of the total of all loss payable that exceeds the applicable hurricane deductible described in Paragraph **B.** of this endorsement.

2. Except as provided in Paragraph **D.** of this endorsement, no other deductible applies to loss caused by the peril of windstorm or hail during the period described in Paragraph **B.2.** of this endorsement.
3. Refer to the policy Declarations for the deductible that applies to loss caused by the peril of windstorm or hail other than during the period described in Paragraph **B.2.** of this endorsement.

D. Calendar Year Hurricane Deductible

The following provisions apply only if the dwelling on the Described Location, shown in the Declarations, is a one- or two-family owner-occupied dwelling:

1. Subject to Paragraph **D.2.** of this endorsement, the applicable hurricane deductible described in Paragraph **B.** of this endorsement is a calendar year deductible and applies to all covered windstorm or hail losses:
 - a. To a covered property; and
 - b. Resulting from one or more “hurricanes” during the same calendar year.
2. With respect to a covered windstorm or hail loss:
 - a. Resulting from the first “hurricane” during a calendar year, we will pay only that part of the total of all loss payable that exceeds the applicable hurricane deductible described in Paragraph **B.** of this endorsement.
 - b. Resulting from the second, and each subsequent, “hurricane” during the same calendar year, we will pay only that part of the total of all loss payable that exceeds the greater of:
 - (1) The remaining dollar amount of the applicable hurricane deductible described in Paragraph **B.** of this endorsement for that calendar year; or
 - (2) The deductible that applies to all perils other than windstorm or hail.

- c.** You must maintain receipts or other records of all covered windstorm or hail losses, resulting from any “hurricane”, that are less than the applicable hurricane deductible, and provide us with such receipts or other records as often as we reasonable require, so that we may consider the amount of such losses when adjusting claims resulting from any subsequent “hurricane” during the same calendar year.
 - d.** Paragraph **C.** of this endorsement does not apply.
 - e.** No other deductible applies to loss caused by the peril of windstorm or hail during the period described in Paragraph **B.2.** of this endorsement.
 - f.** Refer to the policy Declarations for the deductible that applies to loss caused by the peril of windstorm or hail other than during the period described in Paragraph **B.2.** of this endorsement.
- All other provisions of this policy apply.
This endorsement forms part of the policy.