

This endorsement changes the policy. Please read it carefully.

Special Provisions Windstorm or Hail

The following changes are made to Standard Property Policy Form CP 00 99

A. COVERAGE

3. COVERED CAUSES OF LOSS

Items a through k are deleted. The following is substituted:

Windstorm or Hail

This cause of loss does not include loss:

- (1) Caused by frost or cold weather;
- (2) Ice (other than hail), snow or sleet, whether driven by wind or not;
- (3) Or damage to the interior of any building or structure or the property inside the building or structure, caused by rain, snow, sand or dust, whether driven by wind or not, unless the building or structure first sustains wind or hail damage to its roof or walls through which the rain, snow, sand or dust enters;
- (4) Caused by water from sprinkler equipment or other piping, unless such equipment or piping is damaged as a direct result of wind or hail;
- (5) To grain, hay, straw or other crops outside of buildings;
- (6) To windmills, wind pumps or their towers;
- (7) To crop silos, or their contents;

- (8) To awnings, signs, metal smokestacks, television or radio antennas, aerials, including lead-in wiring, masts or towers;
- (9) To rowboats and canoes, shrubs or plants outside of the building;
- (10) To any structure, other than a building, including the supports and screens, with a roof like covering of cloth, metal, fiberglass or plastic, whether or not the structure is attached to a building;
- (11) To seawalls, property line and similar walls;
- (12) To wharfs, docks, piers, boathouses, bulkheads, or other structures located over or partially over water and property therein or thereon;
- (13) Or to paint or waterproofing material applied to the exterior of any building or structure when damage is caused in any manner by Windstorm.

4. ADDITIONAL COVERAGES

- c. Fire Department Service Charge
This item is deleted.

5. COVERAGE EXTENSIONS

- e. Outdoor Property
This item is deleted.

B. EXCLUSIONS

1. "We will not pay for loss or damage caused directly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss."

b. Earth Movement

The last sentence in paragraph (1): "But if earth movement results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion." is deleted.

Paragraph (2), this paragraph is deleted and replaced by the following:

"(2) Volcanic eruption, explosion or effusion."

c. Governmental Action

The second paragraph of this item is deleted.

d. Nuclear Hazard

The second paragraph of this item is deleted.

g. Water

The last sentence of this item: "But if water, as described in g. (1) through (4) above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a covered cause of loss)." is deleted.

2. "We will not pay for loss or damage caused by or resulting from:"

- a. The last paragraph of this item is deleted.

- d. The last paragraph of this item is deleted.

C. LIMITS OF INSURANCE

The second paragraph is deleted.

The phrase "and the Fire Department Service Charge" is deleted from the third paragraph.

G. LOSS CONDITIONS

8. VACANCY

This item is deleted and replaced by the following:

We will not pay for any loss or damage if the building where loss or damage occurs has been vacant or unoccupied for more than 60 consecutive days before that loss or damage, whether or not such vacancy or unoccupancy begins before the inception of this policy.

But we will pay if the building is "unoccupied" due to circumstances that are usual or incidental to the described occupancy.

This condition does not apply if the Vacancy Permit endorsement is attached.

Buildings under construction are not considered "vacant" or "unoccupied".