

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

TROPICAL CYCLONE PERCENTAGE OR FIXED-DOLLAR DEDUCTIBLE

It is agreed that your policy is amended as follows:

DEFINITIONS

The following are added under **B.**:

“National Weather Service” means the National Weather Service or, if the National Weather Service ceases to exist, ceases to perform the function of declaring weather systems to be hurricanes or tropical storms, or ceases to perform the function of issuing hurricane or tropical storm watches or warnings, such other entity as determined by us.

“Hurricane” means a weather system declared by the National Weather Service to be a hurricane.

“Tropical Storm” means a weather system declared by the National Weather Service to be a tropical storm.

“Tropical Cyclone” means a hurricane, a tropical storm, or any wind, hail, rain, snow or sleet accompanying a hurricane or a tropical storm.

SECTION I – CONDITIONS

The following is added under the paragraph **B. Deductible**:

“Tropical Cyclone” Deductible

The “tropical cyclone” deductible applies in the event of covered loss caused by “tropical cyclone”, or by any object(s) driven by “tropical cyclone”, during the time period:

- I. Beginning when a “tropical storm” or “hurricane” watch or warning is issued by the “National Weather Service” for any part of the state of Florida; and
- II. Ending 24 hours after such time that all “tropical storm” and “hurricane” watch(es) and warning(s) applicable to the state of Florida have ended.

The “Tropical Cyclone” Deductible amount is shown in the Declarations. We will pay only when a covered loss to which this deductible applies exceeds the “tropical cyclone” deductible amount. We will then pay on the excess amount.

All other policy terms and conditions apply.