

Massachusetts Property Insurance Underwriting Association
Two Center Plaza, Boston, MA 02108-1904
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DWELLING POLICYHOLDER NOTICE

WINDSTORM OR HAIL FIXED-DOLLAR DEDUCTIBLES

NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATION PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

This policy is subject to a special higher deductible when windstorm or hail directly or indirectly causes damage to property, covered under Section I of this policy.

You have received a premium credit for this higher windstorm or hail deductible. For this credit, you will be responsible for the portion of any windstorm or hail loss, which is less than or equal to your windstorm or hail deductible as shown on your Policy Declarations page.

The deductible amount, shown on the Policy Declarations page in the section captioned "Deductible", is subtracted from the total of the loss caused by windstorm or hail.

For example:

Assume the deductible amount is \$2,000. You would be responsible for the first \$2,000 of any loss, caused directly or indirectly by windstorm or hail, to property covered under your policy.

Loss due to windstorm or hail

\$21,250	dwelling building (Coverage A)
1,585	detached garage (Coverage B)
775	personal property (Coverage C)
1,800	fair rental value (Coverage D)
<u>+ 3,000</u>	additional living expense (Coverage E)
\$28,410	
<u>- 2,000</u>	deductible
\$26,410	amount we will pay for the loss

THERE MAY BE OTHER FIXED OR PERCENTAGE DEDUCTIBLE OPTIONS AVAILABLE TO YOU. CONTACT YOUR AGENT OR MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION FOR MORE INFORMATION REGARDING THESE OPTIONS.