

DWELLING POLICYHOLDER NOTICE

WINDSTORM OR HAIL PERCENTAGE 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 is subtracted from the total of the loss caused by windstorm or hail. It is determined by multiplying the percentage amount stated on Endorsement DP 03 12, or elsewhere in the policy, by the limit of liability applying to Coverage A, B, D, or E, whichever is greatest. These limits are stated on the Policy Declarations page. If these limits change, this windstorm or hail deductible amount may also change.

. For example, assume the percentage amount is 2% and the limits covered under the policy are:

- . Coverage A - \$100,000
- . Coverage B - \$ 15,000 (total of blanket limit and limit for specific structures)
- . Coverage C - \$ 40,000
- . Coverage D - \$ 20,000
- . Coverage E - \$ 10,000

Since, in this example, Coverage A has the greatest limit of liability when compared with the limits for Coverages B, D and E, 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. (2% of \$100,000 is equal to \$2,000).

This deductible is then applied to the total of the loss for all property coverages.

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)
+ 3,000	additional living expense (Coverage E)
\$28,410	
- 2,000	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.