

Massachusetts Property Insurance Underwriting Association
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HOMEOWNER POLICYHOLDER NOTICE

WINDSTORM OR HAIL FIXED-DOLLAR DEDUCTIBLES

NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS 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 Declaration 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 your property covered under Section I of 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	additional living expenses (Coverage D)
185	cut up and remove fallen tree that damaged covered property
+ 425	temporary repairs to hole in roof and to board-up openings caused by broken windows
\$26,020	
- 2,000	deductible
\$24,020	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.

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