



MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

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The Massachusetts Property Insurance Underwriting Association (Association) filed and the Division of Insurance approved a change from a minimum mandatory Windstorm or Hail deductible to a Named Storm deductible effective 8/1/2018.

Homeowners and Dwelling Policies with inception dates falling between the dates of 8/1/2018 and 8/31/2018 were issued before the programming of the new Named Storm Deductible was completed. The programming delay resulted in these policies being issued with a Windstorm or Hail Deductible, rather than a Named Storm Deductible.

Because the Association intended to apply the Named Storm Deductible to these policies, we are notifying you at this time that the Windstorm or Hail Deductible will **not** be applied to losses on Homeowners and Dwelling Policies incepting 8/1/2018 or later. Instead, the Homeowners and Dwelling Policies incepting 8/1/2018 through 8/31/2018 will be interpreted as though the new Named Storm Deductible was attached to the policy Declarations page. As such, the Windstorm or Hail Deductible will only apply to these policies, if the insured suffers a direct physical loss or damage to property caused directly or indirectly by wind during a Named Storm at any time on or after 8/1/2018 on such policies incepting 8/1/2018 through 8/31/2018.

Policies issued with an effective date 9/1/2018 or later were issued with the correct Named Storm deductible and were thus not affected by the programming delay.

If you have any questions regarding this letter, please contact the MPIUA's Customer Service Department at (617) 723-3800.