

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HURRICANE DEDUCTIBLE – RHODE ISLAND

SCHEDULE

Hurricane Deductible:

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Definitions

The following definition is added:

1. "Hurricane" means:

In the state of Rhode Island, on Block Island, "hurricane" means a weather-related event for which the National Weather Service has issued a hurricane warning for Block Island.

For the remainder of the state, "hurricane" means a weather-related event for which the National Weather Service has issued a hurricane warning for any location in the state of Rhode Island other than Block Island.

2. "First Hurricane" means:

The first "hurricane" during a calendar year that causes damage to covered property.

3. "Subsequent Hurricane" means:

Any "hurricane", other than the "first hurricane", during the same calendar year as the "first hurricane" that causes damage to covered property.

B. Section I – Conditions

The following special deductible is added to the policy:

Calendar Year Hurricane Deductible

1. Subject to Paragraphs **B.2.** and **B.3.** of this endorsement, the applicable hurricane deductible described in Paragraph **B.4.** of this endorsement is a calendar year deductible and applies to all covered losses caused by one or more "hurricanes" during the same calendar year.

2. With respect to damage to covered property caused by the "first hurricane", we will pay only that part of the total of all loss payable that exceeds the applicable hurricane deductible described in Paragraph **B.4.** of this endorsement.

3. With respect to damage to covered property caused by each "subsequent hurricane", we will pay only that part of the total of all loss payable under Section **I** – Property Coverages that exceeds the greater of:

- a.** The remaining dollar amount of the applicable hurricane deductible described in Paragraph **B.4.** of this endorsement for that calendar year; or
- b.** The deductible described in Paragraph **B.6.** of this endorsement.

4. The applicable hurricane deductible:

a. Is either:

- (1)** The dollar amount shown in the Schedule as the Hurricane Deductible; or
- (2)** If a percentage is shown in the Schedule, the dollar amount is determined by multiplying the Coverage **A** Limit Of Liability shown in the Declarations by the deductible percentage amount shown in the Schedule.

b. Only applies:

(1) In Block Island:

- (a)** During the period beginning at the time a "hurricane" warning is issued for any part of Block Island by the National Weather Service;
- (b)** When a "hurricane" results in hurricane force sustained winds for any part of Block Island, as reported by the National Weather Service; and
- (c)** Ending 24 hours following the termination of the last "hurricane" warning for any part of Block Island by the National Weather Service;

(2) Anywhere in the state of Rhode Island other than Block Island:

- (a) During the period beginning at the time a "hurricane" warning is issued for any location in the state of Rhode Island, other than Block Island, by the National Weather Service;
- (b) When a "hurricane" results in hurricane force sustained winds for any location in the state of Rhode Island, other than Block Island, as reported by the National Weather Service; and
- (c) Ending 24 hours following the termination of the last "hurricane" warning for any location in the state of Rhode Island, other than Block Island, by the National Weather Service.

5. Except as provided in Paragraph **B.3.b.** of this endorsement, no other deductible applies to loss caused by "hurricane" during the period described in Paragraph **B.4.b.** of this endorsement.

6. Refer to the policy Declarations for the deductible that applies to loss caused by the peril of Windstorm when the applicable hurricane deductible described in Paragraph **B.4.** of this endorsement does not apply.

All other provisions of this policy apply.