

Policy Number:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL EXCLUSION

In consideration of the premium charged, this endorsement modifies insurance provided under the following:

BUILDER'S RISK
MORTGAGEE'S REPORTING FORM

As respects Covered Property located at:

A. The following is added to the EXCLUSIONS section and is therefore not a

Covered Cause of Loss:

WINDSTORM OR HAIL

We will not pay for "loss" or damage:

1. Caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the "loss" or damage; or
2. Caused by rain, snow, sand or dust, whether driven by wind or not, if that "loss" or damage would not have occurred but for the Windstorm or Hail.

But if Windstorm or Hail results in a cause of "loss" other than rain, snow, sand or dust, and that resulting cause of "loss" is a Covered Cause of Loss, we will pay for the "loss" or damage caused by such Covered Cause of Loss. For example, if the Windstorm or Hail damages a heating system and fire results, the "loss" or damage attributable to the fire is covered subject to any other applicable policy provisions.

B. Under A.5. Additional Coverages, a. Collapse, windstorm and hail are deleted from paragraph (1).

All other terms and conditions of this Policy remain unchanged.