

**THIS ENDORSEMENT CHANGES THE POLICY.
PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS – HO-3 FORM
CAUSES OF LOSS – HO-8 FORM
CAUSES OF LOSS – DP-3 FORM
CAUSES OF LOSS – DP-1 FORM

- A. The following is added to the EXCLUSIONS section and is therefore not a covered Cause of Loss:

NAMED STORM

We will not pay for loss or damage:

1. Caused directly or indirectly by a "Named Storm", 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 named storm.

But if a "Named Storm" results in a cause of loss other than rain or 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 "Named Storm" 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. "Named Storm" is a storm system that has been identified as a tropical storm or hurricane and assigned a name by the National Hurricane Center or the Central Pacific Hurricane Center of the National Weather Service (hereinafter referred to as NHC and CPHC). Under the terms of this endorsement, a Named Storm begins at the time a Watch or Warning is issued by the NHC or CPHC for the area in which the affected premises are located, and ends 72 hours after the termination of the last Watch or Warning issued for that area by the NHC or CPHC.

Insured Signature

Date