

| Endorsement  | Dollar amount of deductible                          | Percentage deductible         | When the deductible is in effect or applied   |
|--|--|-------------------------------|---|
| <b>HO 03 18 05 11</b><br>Alabama,<br>Delaware,<br>Georgia,<br>Massachusetts,<br>and New<br>Hampshire | \$1,000<br>\$2,000<br>\$5,000<br>\$7,500<br>\$10,000 | 1%<br>2%<br>5%<br>7.5%<br>10% | Begins when a hurricane watch or warning is issued by the NHC. Ends 24 hours after termination of the last watch or warning.  |
| <b>HO 03 59</b><br>Connecticut   | \$1,000<br>\$2,000<br>\$5,000<br>\$7,500<br>\$10,000 | 1%<br>2%<br>5%<br>7.5%<br>10% | Only applies to loss caused by a hurricane declared by the NHC when maximum sustained winds of 74 mph or more occur anywhere in the state during the period.<br>Begins when a hurricane warning is issued for any part of Conn. by NHC. Ends 24 hours after the earlier of the termination of the last hurricane warning or after the hurricane is downgraded by NHC. |

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| <b>HO 03 53</b><br>Louisiana   | \$1,000  | 1%   | Begins when a hurricane watch or warning is issued by NHC. Ends 24 hours after termination of last watch or warning.   |
|  | \$2,000  | 2%   |  |
|  | \$5,000  | 5%   |  |
|  | \$7,500  | 7.5% |  |
|  | \$10,000 | 10%  |  |
| <b>HO 03 52</b><br>Florida —<br>calendar year<br>fixed dollar<br>amount                        | \$1,000  |      | When the direct force of a windstorm during a hurricane damages the inside of a building or causes an opening that allows property in a building to be damaged by rain, snow, sleet, hail, sand, or dust entering through the opening. |
|  | \$2,000  |      |  |
|  | \$5,000  |      |  |
|  | \$7,500  |      |  |
|  | \$10,000 |      |  |
| <b>HO 03 55</b><br>Florida —<br>calendar year<br>percentage,<br>supplemental<br>record-keeping |          | 1%   | When the direct force of a windstorm during a hurricane damages the inside of a building or causes an opening that allows property in a building to be damaged by rain, snow, sleet, hail, sand, or dust entering through the opening. |
|  |          | 2%   |  |
|  |          | 5%   |  |
|  |          | 7.5% |  |
|  |          | 10%  |  |

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| <p><b>HO 03 51</b><br/>Florida —<br/>calendar year<br/>percentage,<br/>supplemental<br/>reporting</p> |   | <p>1%<br/>2%<br/>5%<br/>7.5%<br/>10%</p> | <p>When the direct force of a windstorm during a hurricane damages the inside of a building or causes an opening which allows property in a building to be damaged by rain, snow, sleet, hail, sand, dust entering through the opening.</p>  |
| <p><b>HO 03 60</b><br/>Maryland</p>   | <p>\$1,000<br/>\$2,000<br/>\$5,000<br/>\$7,500<br/>\$10,000</p> | <p>1%<br/>2%<br/>5%<br/>7.5%<br/>10%</p> | <p>Begins when a hurricane warning is issued for any part of Md. by NHC. Ends 24 hours after the termination of last hurricane warning by the NHC.</p>   |
| <p><b>HO 03 30</b><br/>New Jersey</p>   | <p>\$1,000<br/>\$2,000<br/>\$5,000<br/>\$7,500<br/>\$10,000</p> | <p>1%<br/>2%<br/>5%<br/>7.5%<br/>10%</p> | <p>Begins 12 hours prior to the first time sustained winds of 74 mph or greater have been measured in N.J. by the NWS. Continues during the time hurricane conditions exist and ends 12 hours after the last hurricane-force winds of 74 mph or greater have been measured by the NWS.</p> |

|                                   |          |      |  |
|-----------------------------------|----------|------|--|
| <b>HO 03 61</b><br>South Carolina | \$1,000  | 1%   | Begins when a hurricane watch or warning is issued by the NHC. Ends 24 hours after termination of last watch or warning.   |
|                                   | \$2,000  | 2%   |  |
|                                   | \$5,000  | 5%   |  |
|                                   | \$7,500  | 7.5% |  |
|                                   | \$10,000 | 10%  |  |
| <b>HO 03 65</b><br>Maine          | \$1,000  | 1%   | Begins when a hurricane warning is issued by the NHC, for any part of the forecast zone that includes the municipality that contains the insured property. Ends 24 hours after the termination of the last hurricane warning by the NHC for that forecast zone.      |
|                                   | \$2,000  | 2%   |  |
|                                   | \$5,000  | 5%   |  |
|                                   | \$7,500  | 7.5% |  |
|                                   | \$10,000 | 10%  |  |
| <b>HO 03 29</b><br>Massachusetts  | \$1,000  | 1%   | Begins when a hurricane watch or warning is issued by the NHC for any part of the state. Ends 24 hours after the termination of the last watch or warning for any part of the state.   |
|                                   | \$2,000  | 2%   |  |
|                                   | \$5,000  | 5%   |  |
|                                   | \$7,500  | 7.5% |  |
|                                   | \$10,000 | 10%  |  |
| <b>HO 03 57</b><br>Rhode Island   | \$1,000  | 1%   | <p>For Block Island, deductibles apply when a hurricane warning is issued for any part of Block Island by NWS. Ends 24 hours after the termination of the last hurricane warning by the NHC.</p> <p>For all other parts of Rhode Island, begins when a hurricane</p> |
|                                   | \$2,000  | 2%   |  |
|                                   | \$5,000  | 5%   |  |
|                                   | \$7,500  | 7.5% |  |
|                                   | \$10,000 | 10%  |  |

|  |  |                               |   |
|--|--|-------------------------------|---|
|  |  |                               | warning is issued by NWS or when a hurricane results in hurricane-force sustained winds as reported by NWS. Ends 24 hours after the termination of last hurricane warning by the NWS. |
| <b>HO 03 64</b><br>Mississippi                         |  | 1%<br>2%<br>5%<br>7.5%<br>10% | Begins when a hurricane watch or warning is issued by NHC for any part of the state. Ends 24 hours after termination of last watch or warning for any part of the state.              |
| <b>HO 03 12</b><br>All states except<br>South Carolina |  | 1%<br>2%<br>5%<br>7.5%<br>10% | Windstorm or Hail deductible. No definition or criteria listed.   |

