



POLICYHOLDER DISCLOSURE NOTICE (Hurricane Deductible Disclosure)

Please read this notice carefully and retain it with your insurance policy. This notice is not a contract of insurance. It is intended to provide information on hurricane deductibles that may apply to your insurance policy.

Your insurance policy contains a hurricane percentage deductible. In the event of a hurricane loss adjustment, you will be responsible for the percentage of loss shown below.

Hurricane Percentage Deductible: Refer to information shown on your Declarations Page.

Hurricane Deductible Amount: Refer to information shown on your Declarations Page.

Regarding the Hurricane Percentage Deductible:

In addition to the standard property deductible, a hurricane percentage deductible may apply in the circumstances that follow. The hurricane percentage deductible applies to covered losses originating from category two and stronger hurricanes. A category 2 hurricane, as determined by the National Weather Service in accordance with the Saffir/Simpson Hurricane Scale, is a cyclonic windstorm of tropical origin which strikes any landfall in this state with recorded winds of 96 miles per hour or greater. This deductible applies regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events occur in the twelve hour period before, contemporaneous with or in the twelve hour period after a loss caused by a category 2 or greater hurricane. In the absence of a category 2 or greater hurricane, only the standard property deductible is applicable.

While the deductible feature of your policy does generate a premium credit reducing your premium cost, it does impose a personal financial responsibility on you in loss adjustments. To illustrate percentage deductibles:

A,B or C Amount of Insurance	Category 2 Hurricane Deductible	Amount of Loss	You Pay Amount x Ded.	We Pay
1. \$100,000.00	2%	\$10,000.00	\$2,000.00 (100k x .02)	\$8,000.00
2. Same Policy with a 1% Inflation Guard Endorsement \$101,000.00	2%	\$10,000.00	\$2,020.00 (101k x .02)	\$7,980.00
3. \$100,000.00	2%	\$1,800.00	\$1,800.00 (amt. of loss)	\$0.00

If a coverage part limit of liability or policy limit of liability is changed (as in example 2 above which illustrates an inflation guard provision), then the dollar amount of the deductible will change based on the new limit of liability.

The percentage deductible amount that you retain will be computed on the amount of insurance provided for Coverage A, B or C, whichever is the greatest amount. When the amount of the hurricane percentage deductible applicable to a covered loss is greater than the standard property deductible, we do not apply a deductible for any claim for Additional Living Expense. Otherwise, Additional Living Expense is subject to a deductible. The percentage deductible applies separately to each residence if the policy covers more than one residence.

Please note that this policy does not cover flood or mudslide. Flood insurance is available to eligible risks through licensed casualty/property agents or brokers in cooperation with eligible insurers participating in New York State. National Con-Serv Inc. of 41 Hungerford Drive, Suite 205, Rockville, Maryland 20850 also acts as an agent for the National Flood Insurance program, a division of the Federal Emergency management Agency.

You may reduce your exposure to loss by installing approved storm shutters to protect all apertures of your residence, by installing hurricane resistant laminated glass in windows and doors, by installing roof strapping and other risk management solutions to diminish losses and damages. In some cases, you may receive rate credits for installation of those loss prevention or minimization features. Talk to your agent about any questions. Thank you.