

TEXAS WINDSTORM INSURANCE ASSOCIATION
Windstorm and Hail

Extensions of Coverage

~~[This endorsement must be attached to a Texas Windstorm Insurance Association Windstorm and Hail policy if a companion homeowners policy (Form HO-C or its equivalent) has been issued which excludes the coverages provided by this endorsement.]~~

In consideration of an included additional premium, this policy is extended to provide the following coverages.

A. Consequential Loss. Applicable to Primary or Secondary Residences - Dwellings

We cover:

1. property contained in the dwelling or other structure on the described location against loss due to change in temperature as a direct result of physical damage to the dwelling, or any equipment contained in the dwelling, caused by windstorm or hail. The deductible does not apply to this coverage.
2. property contained in the dwelling or other structure on the described location against loss due to change in temperature as a direct result of physical damage to any power, heating or cooling equipment (including connections and supply pipes) not contained in or on the dwelling, caused by windstorm or hail.

The total limit of liability for the coverage described in A. 2. above is \$500.

This is not additional insurance and does not increase the limit of liability for Coverage B (Personal Property).

B. Additional Living Expense. Applicable only to Primary Residences - Dwellings

If a loss caused by windstorm or hail makes the described location wholly or partially untenable, we cover additional living expense, meaning any necessary and reasonable increase in living expense you incur so that your household can maintain its normal standard of living.

The total limit of liability for all additional living expense is 20% of the limit of liability applicable to Coverage A (Dwelling). This is additional insurance and does not reduce the limit of liability applicable to Coverage A (Dwelling), but the total limit of liability for the Coverage A (Dwelling) limit and the additional living expense limit cannot exceed the maximum limit of liability permitted by law. The deductible does not apply to additional living expense coverage.

Payment will be for the reasonable time required to repair or replace the damaged property. If you permanently relocate, payment will be for the reasonable time required for your household to become settled. The periods of time for additional living expense are not limited by expiration of this policy.

C. Wind-Driven Rain Coverage. Applicable to Primary or Secondary Residences

We cover sudden and accidental loss to the dwelling and personal property caused immediately by wind-driven rain during a windstorm whether or not an opening is made in the dwelling by the direct force of wind or hail.

Primary Residence means a dwelling occupied by you for more than a total of 180 days in the most recent calendar year or a dwelling that is your principal residence.