



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXTENSION OF COVERAGE – WIND-DRIVEN RAIN

This endorsement modifies insurance provided under the following:

DWELLING POLICY - WINDSTORM AND HAIL

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

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

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

Primary Residence means a dwelling where you normally live as your principal residence as of the date of loss and during the majority of the policy period, and that is stipulated as your "Primary Dwelling" on the Residential Declarations Page of this policy.

The coverage provided by this Extension of Coverage is subject to all other terms, conditions, exclusions, and definitions of the policy to which this endorsement is attached.