



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**COVERAGES WRITTEN ON A FIRST LOSS BASIS ENDORSEMENT**

This endorsement modifies insurance provided under the following:

DWELLING POLICY – WINDSTORM AND HAIL  
COMMERCIAL PROPERTY POLICY - WINDSTORM AND HAIL

This endorsement applies only to items which are described on the Declarations Page(s) of the policy as being subject to this First Loss Basis endorsement.

**CONDITION CLAUSES APPLICABLE TO COVERAGE WRITTEN ON FIRST LOSS BASIS**

For each applicable item shown in your Declarations to which this endorsement applies, the following is provided:

A Limit of Insurance is shown in the Declarations which does not represent the building replacement value, or if contents are indicated, the actual cash value of the contents. For each applicable item:

1. The Other Insurance Policy Condition does not apply.
2. The Coinsurance Policy Condition does not apply.

This insurance is intended to be primary and not contribute to other insurance for the specific items to which this endorsement applies.

All other provisions of this policy apply.