

WIND DRIVEN PRECIPITATION – *Named Storm*

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY

This endorsement provides the terms of coverage if coverage is selected on the Declarations Page.

To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. This endorsement does not change any other provision of the insurance policy to which it is affixed. This endorsement is a part of this insurance policy and takes effect on the effective date of this insurance policy unless another effective date is shown.

Words and phrases that appear in *italics* in the remainder of this form have special meaning. Refer to Section I. Definitions of the policy form and / or this endorsement.

The following is added to Section C. Additional Coverages of the SMB 300 CW ALL COMMERCIAL PROPERTY form:

33. Wind Driven Precipitation – *Named Storm*

We will pay for sudden and accidental direct physical loss or damage to the interior of any building or structure caused by or resulting from rain, snow, sleet, or ice, when driven by wind directly caused by a *Named Storm* and only during which time a *Named Storm* watch or warning is in effect for the county or parish in which the Covered Property is located.

This additional coverage does not include loss or damage caused directly or indirectly by any of the following:

1. Sand or dust, unless the building or structure first sustains damage caused by a Covered Cause of Loss to its roof or walls through which the sand or dust enters; or
2. Thawing of snow, sleet or ice on the building or structure.

We will not pay for loss or damage under this Additional Coverage in any one occurrence until the amount of loss or damage resulting from a Covered Cause of Loss exceeds the *Named Storm* Deductible.

All other terms and conditions, insured coverage and exclusions of this policy, including applicable limits and deductibles, remain unchanged and apply in full force and effect to the Coverage provided by this Policy. The sublimit for this Additional Coverage, Wind Driven Precipitation - *Named Storm*, is a sublimit of Coverage A as in the Declarations. The sublimit does not increase the limit of insurance. Please see ALL DECLARATIONS for applicable sublimit and *Named Storm* Deductible.