



State Farm Insurance Windstorm or Hail Coverage Information

Updated May 2018

Loss to covered property caused directly by Windstorm or Hail is covered by our basic Homeowners, Condo Association, Condo Unitowners, and Rental Dwelling policies. Coverage can be affected by use of policy endorsements.

Changes to this coverage comes in 3 forms:

- Addition of a separate Deductible for loss to covered property caused by Windstorm or Hail.
• Exclusion of specific perils (i.e. Windstorm or Hail) or exclusion of all loss that may occur during a hurricane event.
• Certain policies can be amended with an endorsement that contains language changing the scope of what is considered covered property during a hurricane event. Also, loss caused directly by Windstorm or Hail is covered, but a separate deductible applies if the loss occurs during a hurricane event.

If applicable to a policy the following endorsements will appear in the Forms, Options, and Endorsements field of the Insurance Inquiry Policy Information screen.

Florida:

- Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but changes to this coverage are made by:
• Exclusion of Coverage
There is NO coverage for loss to covered property caused by Windstorm or Hail if one of the below listed endorsements is part of the policy.

FE-5423 Wind, Hail, Tornado, Hurricane and Tropical Storm Exclusion (HOW, RDP)
CMP-4750 Exclusion – Windstorm or Hail (*Commercial Fire-BR, IN, IP, R1, R2, OF)

If applicable to a policy, one of the above endorsements will appear in the Forms, Options and Endorsements field of the Insurance Inquiry Policy Information Screen.

The insured may or may not have secured Windstorm coverage through Citizens Property Insurance Corporation.

- The following Endorsements provide coverage for loss to covered property caused directly by Windstorm or Hail occurring during a hurricane event, subject to certain conditions. The separate deductible amount (%) is shown in the Deductible Field on the Insurance Inquiry Policy Information Screen.

The information presented in this document is not a declaration page, policy, or endorsement. Recent changes to the policy may not be reflected.

- FE-5710.6 Hurricane Coverage Endorsement and Amendatory Endorsement
FE- 3616 (HOW, HO6)
- FE-5711.6 Hurricane Coverage Endorsement (HO4)
- FE-5712.7 Hurricane Coverage Endorsement and Amendatory Endorsement
FE-3622 (HO6)
- FE-5308.5 Hurricane Coverage Endorsement (\$10,000 Detached Building Structures) and
Amendatory Endorsement FE-3617 (HOW)
- FE-5241.6 Hurricane Coverage Endorsement (\$25,000 Detached Building Structures) and
Amendatory Endorsement FE-3618 (HOW)
- FE-5309.5 Hurricane Coverage Endorsement (\$35,000 Detached Building Structures) and
Amendatory Endorsement FE-3619 (HOW)
- FE-5246.6 Hurricane Coverage Endorsement (\$50,000 Detached Building Structures) and
Amendatory Endorsement FE-3620 (HOW)

- Loss to covered property caused directly by Windstorm or Hail, is covered by State Farm Property Insurance Policies, **but can be subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

- FE-5703.4 Hurricane Deductible Endorsement (HOW, HO6, HO4)
- FE 7837.3 Hurricane Deductible Endorsement (RDP)
- FE 5859 Annual Hurricane Deductible Endorsement (RDP)
- CMP 4738 Hurricane Deductible Endorsement (*Commercial Lines- BR, IN, IP, R1, R2, OF)

This Endorsement is used to indicate when there is a separate deductible. The deductible amount is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

Alabama:

- **Loss to covered property caused directly by Windstorm or Hail** is covered by State Farm Property Insurance Policies, but **can be excluded** by the following endorsements:

- HO-2496 Windstorm or Hail Exclusion Endorsement (HOW, HO6, & HO4)
- FE-6331 Windstorm or Hail Exclusion Endorsement (RDP, RCUP)
- CMP-4752 Windstorm or Hail Exclusion Endorsement (*Commercial Lines- AP, BR, CA, CO, CP, IN, IP, OF, R1, R2)

- Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but **can be subject to a separate deductible endorsement if the loss occurs during a hurricane event.** The amount of the deductible is displayed in the **Deductible** field on the Insurance Inquiry Policy Information Screen.

- FE-3321.1 Hurricane Duration Deductible Endorsement (RCUP)
- FE-3322.1 Hurricane Duration Deductible Endorsement (MH, RDP)

The information presented in this document is not a declaration page, policy, or endorsement. Recent changes to the policy may not be reflected.

- HO 2494 Hurricane Duration Deductible Endorsement (HO6 & HO4)
- HO 2450 Hurricane Duration Deductible Endorsement (HOW)
- CMP-4715 Hurricane Duration Deductible (*Commercial Lines- AP, BR, IN, IP, OF, R1, R2, CA, CP)
- CMP 4752 Hurricane Duration Deductible (*Commercial Lines- AP, BR, CA, CO, CP, IN, IP, OF, R1, R2)

These endorsements are used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information screen.

Arkansas:

- **Loss to covered property caused directly by Windstorm and Hail** is covered by State Farm Property Insurance Policies, **but can be** subject to a separate deductible endorsement.

FE-5269.1 Windstorm or Hail Deductible Endorsement (Farm/Ranch)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

Connecticut:

- **Loss to covered property caused directly by Windstorm or Hail** is covered under State Farm Property Insurance Policies, **but can be** subject to a separate deductible endorsement if the loss occurs during a hurricane event.

FE-3313.1 Hurricane Duration Deductible Endorsement (HOW, RDP)
 CMP-4745.2 Hurricane Duration Deductible Endorsement (*Commercial Lines- AP, BR, IN, IP, OF, R1, R2, CA, CP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information screen.

Delaware, Massachusetts, Rhode Island:

- **Loss to covered property caused directly by Windstorm or Hail** is covered under State Farm property Insurance Policies, **but can be** subject to a separate deductible endorsement if the loss occurs during a hurricane event.

FE- 5707.1 Hurricane Deductible Endorsements Rhode Island
(Discontinued effective 8/1/2011 - no replacement endorsement)

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This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

Massachusetts

- FE-5658 Hurricane Duration Deductible Endorsement (RDP)
- FE-3322.1 Hurricane Duration Deductible Endorsement (HOW)

Delaware

- FE 3322.1 Hurricane Duration Deductible Endorsement (RDP)
- HO-2450 Hurricane Duration Deductible Endorsement (HOW)
- CMP-4715.1 Hurricane Duration Deductible Endorsement (*Commercial Fire- AP, BR, IN, IP OF, R1, R2, CA, CP)

Georgia:

- **Loss to covered property caused directly by Windstorm or Hail** is a covered under State Farm Property *Insurance Policies*, but **can be excluded** by the addition of the following endorsements:

- HO 2496 Windstorm or Hail Exclusion Endorsement (HOW eff 4-15-18)
- FE-7326 Windstorm and Hail Exclusion Endorsement (Farm Ranch; HOW discount'd 4-15-18 & replaced with HO 2496)
- FE-8305 Windstorm and Hail Exclusion Endorsement (RDP)
- FE-6331 Windstorm and Hail Exclusion Endorsement (RCUP)
- CMP-4752.1 Windstorm or Hail Exclusion Endorsement (*Commercial Lines-AP, BR, CA, CO, CP, IN, IP, OF, R1, R2)

- Loss to covered property caused directly by Windstorm or Hail is covered under State Farm Property Insurance Policies, but **can be subject to a separate deductible endorsement if occurring during a hurricane event.**

- FE-3322.1 Hurricane Duration Deductible Endorsement (RDP)
- HO 2450 Hurricane Duration Deductible Endorsement (HOW)
- CMP-4715.1 Hurricane Duration Deductible Endorsement (*Commercial Lines-AP, CA, BR, CO, IN, IP, OF, R1, R2, CP)

These endorsements are used to indicate when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

Hawaii:

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm property insurance policies in Hawaii, but is subject to a separate deductible or exclusion of coverage if the loss occurs during a hurricane event.**

The information presented in this document is not a declaration page, policy, or endorsement. Recent changes to the policy may not be reflected.

One of the following endorsements **will always** be attached to a Hawaii policy.

- This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

- FE-3315.1 Hawaii Renters Limited Hurricane Windstorm Coverage Endorsement (HO4)
- FE-3316.1 Hawaii Condominium Unitowners Limited Hurricane Windstorm Coverage Endorsement (HO6)
- FE-3345.1 Hawaii Homeowners Limited Hurricane Windstorm Coverage Endorsement (HOW)
- FE-5314.2 Residential Hurricane Coverage Endorsement (RDP & RCUP)

- All loss that occurs during a hurricane event is excluded with the addition of the following endorsements:

- FE-7765.4 Hurricane Exclusion Endorsement (HOW, HO6, HO4)
- FE-6540.1 Hurricane Exclusion Endorsement (RCUP)
- FE-8201.1 Hurricane Exclusion Endorsement (RDP)

Kansas:

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but can be subject to a separate Windstorm or Hail deductible endorsement.**

- FE-5259.2 Windstorm or Hail Deductible Endorsement (RDP)
- FE-5269.1 Windstorm or Hail Deductible Endorsement (Farm Ranch)

Louisiana:

- **Loss to covered property caused by Windstorm or Hail can be excluded by addition of:**

- FE 6331 Windstorm or Hail Exclusion Endorsement (RDP & RCUP)
- FE 7326 Windstorm or Hail Exclusion Endorsement (HOW, HO6, HO4)
- CMP 4752.1 Windstorm or Hail Exclusion Endorsement (*Commercial Lines- AP, BR, CA, CO, CP, IN, IP, OF, R1, R2)

- Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but **can be subject to a separate deductible endorsement if the loss occurs during a hurricane event.** The amount of the deductible is displayed in the **Deductible** field on the Insurance Inquiry Policy Information Screen.

- FE 3387 Hurricane Duration Deductible Endorsement (RDP)
- FE 3390 Hurricane Duration Deductible Endorsement (RCUP)
- FE 5494.1 Hurricane Duration Deductible Endorsement (HOW)

The information presented in this document is not a declaration page, policy, or endorsement. Recent changes to the policy may not be reflected.

- FE 5496.1 Hurricane Duration Deductible Endorsement (HO6)
- CMP 4715.1 Hurricane Duration Deductible (*Commercial Fire AP, CA, BR, CO, IN, IP, OF, R1, R2, CP)

These endorsements are used to indicate when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information screen.

Maine:

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but can be subject to a separate deductible if the loss occurs during a hurricane event.**

- FE-3328.2 Hurricane Duration Deductible Endorsement (HOW)
- FE-5657 Hurricane Duration Deductible Endorsement (RDP)
- CMP-4568 Hurricane Duration Deductible Endorsement (*Commercial Lines- AP, BR, CA, CP, IN, IP, OF, R1, R2)

Maryland:

- **Loss to covered property caused directly by Windstorm or Hail is covered under State Farm property Insurance Policies, but can be subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

- FE-3330.2 Hurricane Duration Deductible Endorsement (RDP discontd 6-1-18)
- FE-3330.3 Hurricane Duration Deductible Endorsement (HOW & RDP effective 6-1-18)
- CMP-4642 Hurricane Duration Deductible Endorsement (*Commercial Fire- AP, BR, IN, IP, OF, R1, R2, CA, CP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

Mississippi:

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but can be excluded by the addition of:**

- FE-7512.1 Windstorm or Hail Exclusion Endorsement (HOW, HO6, HO4)
- FE-8305 Windstorm or Hail Exclusion Endorsement (RDP)
- FE-6331 Windstorm or Hail Exclusion Endorsement (RCUP)
- CMP-4752 Windstorm or Hail Exclusion Endorsement (*Commercial Lines-AP, BR, CA, CO, CP, IN, IP, OF, R1, R2)

The information presented in this document is not a declaration page, policy, or endorsement. Recent changes to the policy may not be reflected.

These endorsements are used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information screen.

- Loss to covered property caused directly by Windstorm or Hail is covered under State Farm Property Insurance Policies, but **can be subject to a separate deductible endorsement if occurring during a hurricane event.**

- FE-3623 Hurricane Deductible Endorsement (HOW, MH)
- FE-3624 Hurricane Deductible Endorsement (HO6 & HO4)
- FE-3625 Hurricane Deductible Endorsement (RDP, RCUP)
- CMP-4715.1 Hurricane Duration Deductible Endorsement (*Commercial Lines- AP, BR, IN, IP, OF, R1, R2, CA, CP)

Montana, Oklahoma:

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but can be subject to a separate Windstorm or Hail Deductible Endorsement.**

Montana:

- FE-5259.1 Windstorm or Hail Deductible Endorsement (Farm Ranch)

Oklahoma:

- FE-5269.1 Windstorm or Hail Deductible Endorsement (Farm Ranch & RDP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

New Hampshire:

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but can be subject to a separate deductible if the loss occurs during a hurricane event.**

- FE-3545 Named Storm Duration Deductible Endorsement (RDP, HOW)
- CMP 4715 Hurricane Duration Deductible (*Commercial Lines- AP, BR, IN, IP, OF, R1, R2, CA CP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information screen.

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New Jersey:

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm property Insurance Policies, but can be subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

FE-3339 Hurricane Duration Deductible Endorsement (RDP)
 (Discontinued under HO eff 8-1-17 & replaced with HO 2554)
 HO 2554 Hurricane Duration Deductible Endorsement (HO-effective 8-1-17)
 CMP-4639.1 Hurricane Duration Deductible Endorsement (*Commercial Lines- AP, CA, BR,
 IN, IP, OF, R1, R2, CP)

New York:

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but can be subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

FE-5313 Hurricane Deductible Endorsement (RDP)
 FE-5313.1 Hurricane Deductible Endorsement (HOW)

These endorsements are used to indicate when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

- **Loss to covered property caused by Windstorm or Hail can be excluded** by the addition of:

FE 7326 Windstorm or Hail Exclusion Endorsement (Farm Ranch)

North Carolina:

- **Loss to covered property caused by Windstorm or Hail can be excluded** by the addition of:

FE-7739.2 Windstorm Exterior Paint and Waterproofing Exclusion Endorsement (HOW)
 FE-7756.3 Absolute Windstorm and Hail Exclusion (HOW)
 FE-8305 Windstorm and Hail Exclusion Endorsement (RDP)
 CMP-4752.1 Windstorm or Hail Exclusion Endorsement (*Commercial Lines- AP, BR, CA, CO, CP,
 IN IP, OF, R1, R2)

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but is subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

FE 5395.1 Hurricane Percentage Deductible (Rental Dwelling)

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CMP 4749 Hurricane Deductible Endorsement (*Commercial Lines- AP, BR, IN, IP, OF, R1, R2, CA, CP)

These endorsements are used to indicate when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but is subject to a separate deductible endorsement if the loss occurs during a named storm event.**

FE 3350.1 Named Storm Percentage Deductible (HOW, HO6, HO4)

South Carolina:

- **Loss to covered property caused by Windstorm or Hail can be excluded** by the addition of:

FE-7326 Windstorm and Hail Exclusion Endorsement (HOW, HO6, HO4, Farm Ranch)

FE-6331 Windstorm or Hail Exclusion Endorsement (RCUP)

FE-8305 Windstorm or Hail Exclusion Endorsement (RDP)

CMP-4752 Windstorm or Hail Exclusion Endorsement (*Commercial Lines –discontinued eff 6-1-18 for AP, BR, CA, CO, CP, IN, IP, OF, R1, R2)

CMP-4752.1 Windstorm or Hail Exclusion Endorsement (*Commercial Lines-effective 6-1-18 for AP, BR, CA, CO, CP, IN, IP, OF, R1, R2)

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies; but is subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

FE-3321.1 Hurricane Duration Deductible Endorsement (HO6, HO4)

FE-3322.1 Hurricane Duration Deductible Endorsement (HOW, RDP)

CMP-4716.1 Hurricane Duration Deductible Endorsement (*Commercial Lines AP, BR, IN, IP, OF, R1 R2, CA, CP)

These endorsements are used to indicate when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

- The following endorsement informs policyholders there is a separate deductible for named storms or wind/hail losses that could result in high out of pocket expenses.

FE-5365 Hurricane Deductible Information Message Endorsement (HO6, HO4, RDP)

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Texas:

- **Loss to covered property caused directly by Windstorm or Hail is covered under State Farm Property Insurance Policies; but can be excluded by the addition of:**

FE-5315 Windstorm or Hail Exclusion Agreement Endorsement (HOW, HO Basic, HO6, HO4, MH)
 FE-8443 Windstorm or Hail Exclusion Agreement Endorsement (RDP)
 FE 8660 Windstorm of Hail Exclusion Agreement Endorsement (Farm Ranch)
 CMP-4751 Exclusion Windstorm or Hail (*Commercial Lines AP, CA, CO, BR, IN, IP, OF, R1, R2, CP)

- A separate **Deductible may apply for loss to covered property caused by Windstorm or Hail.** It is shown only in the Deductible field in the Forms, Options and Endorsement field of the Insurance Inquiry Policy Information Screen and not by an endorsement

CMP-4849 Windstorm or Hail Deductible (*Commercial Lines- AP, CA, CO, BR, IN, IP, OF, R1, R2, CP)

Virginia:

- **Loss to covered property caused directly by Windstorm or Hail is covered under State Farm Property Insurance Policies, but may be subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

FE-3317.1 Hurricane Duration Deductible Endorsement (RDP)
 FE-3319.1 Hurricane Duration Deductible Endorsement (HOW)
 CMP 4715.1 Hurricane Duration Deductible Endorsement (*Commercial Fire- AP, BR, IN, IP, OF, R1, R2, CA, CP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

This endorsement can be added to Homeowner and Rental Dwelling policies. A 2% deductible is required in some coastal areas.

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*****Chart for Commercial Insurance Property Types*****

Risk Type	Description	Risk Type	Description
AP	Apartments	IN	Institutional (Excl. Religious Org.)
BR	Builders' Risk	IP	Industrial and Processing
CA	Residential Condominiums	OF	Professional Office and Banks
CO	Contractors	R1	Retail, Wholesale, and Service
CP	Religious Organization	R2	Business (Other)

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