



State Farm Insurance Windstorm or Hail Coverage Information

Updated March 2017

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 come 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 Windstorm or Hail Coverage

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.

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| CMP-4750 | Exclusion – Windstorm or Hail (Florida) |
| FE-5423 | Wind, Hail, Tornado, Hurricane and Tropical Storm Exclusion (Homeowners, Condo Unitowners Policies) |

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.

- **Hurricane Deductibles**

- **In the counties of Miami-Dade, Broward, Palm Beach, Pinellas and those Zips in Hillsborough County defined as Zone 45:**

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.

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| FE-5710.6 | Hurricane Coverage Endorsement (HO-W) and Amendatory Endorsement FE-3616 |
| FE-5712.7 | Hurricane Coverage Endorsement (Condominium Unitowners) and Amendatory Endorsement FE-3622 |

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

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| FE-5308.5 | Hurricane Coverage Endorsement (\$10,000 Detached Building Structures) and Amendatory Endorsement FE-3617 |
| FE-5241.6 | Hurricane Coverage Endorsement (\$25,000 Detached Building Structures) and Amendatory Endorsement FE-3618 |
| FE-5309.5 | Hurricane Coverage Endorsement (\$35,000 Detached Building Structures) and Amendatory Endorsement FE-3619 |
| FE-5246.6 | Hurricane Coverage Endorsement (\$50,000 Detached Building Structures) and Amendatory Endorsement FE-3620 |

Remainder of the state of Florida including those Zips in Hillsborough County defined as Zone 46:

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.

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| FE-5703.4 | Hurricane Deductible (Homeowner) |
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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 :

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| FE-7326 | Windstorm or Hail Exclusion Endorsement (Homeowner) |
| FE-6331 | Windstorm or Hail Exclusion Endorsement (Rental Dwelling and Rental Condominium Unitowner) |
| CMP-4752 | Windstorm or Hail Exclusion Endorsement (Commercial Lines) |

- 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.

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| FE-3322.1 | Hurricane Duration Deductible Endorsement (Homeowner, Rental Dwelling and Manufactured Home) |
| FE-3321.1 | Hurricane Duration Deductible Endorsement (Homeowner and Rental Condominium Unitowner) |
| CMP-4715 | Hurricane Duration Deductible (Commercial Lines) |

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, Missouri

- **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.

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| FE-5269.1 | Windstorm or Hail Deductible Endorsement (Farm/Ranch, Homeowner and Rental Dwelling policies) |
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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.

Connecticut

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- **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 (Homeowner and Rental Dwelling)

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.

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)

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 on Rental Dwelling Policies
 FE-3322.1 Hurricane Duration Deductible Endorsement on Homeowner policies.

Delaware

HO-2450 Hurricane Duration Deductible Endorsement on Homeowner policies effective 02/01/2017 on new and 04/01/2017 on renewals
 CMP-4715.1 Hurricane Duration Deductible on commercial structures (Apartments and Condominium Associations) effective 02/01/2012 on new and 04/01/2012 on renewals.

Georgia

- **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 the following endorsements:

CMP-4752.1 Windstorm or Hail Exclusion Endorsement (Commercial Lines) effective 4/1/16
 FE-7326 Windstorm and Hail Exclusion Endorsement (Homeowner and Farm Ranch)
 FE-8305 Windstorm and Hail Exclusion Endorsement (Rental Dwelling)
 FE-6331 Windstorm and Hail Exclusion Endorsement (Rental Condo Unitowner)

- **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 (Homeowner and Rental Dwelling)
 CMP-4715.1 Hurricane Duration Deductible on commercial structures effective 02/01/2012

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.

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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.

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-3345.1 Hawaii Homeowners Limited Hurricane Windstorm Coverage Endorsement on Homeowner policies
- FE-3315.1 Hawaii Renters Limited Hurricane Windstorm Coverage Endorsement on Rental Dwelling policies
- FE-3316.1 Hawaii Condominium Unitowners Limited Hurricane Windstorm Coverage Endorsement on Condominium Unitowner (HO6) policies
- FE-5314.2 Residential Hurricane Coverage Endorsement on Rental Dwelling and Rental Condominium Unit policies

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

- FE-7765.4 Hurricane Exclusion Endorsement (Homeowners, Condo Unitowner, Renters)
- FE-6540.1 Hurricane Exclusion Endorsement (Rental Condos)
- FE-8201.1 Hurricane Exclusion Endorsement (Rental Dwellings)

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-5259.1 Windstorm or Hail Deductible Endorsement on certain Farm Ranch and Rental Dwelling policies
- FE-5269.1 Windstorm or Hail Deductible Endorsement on certain Farm Ranch policies replacing FE-5259.1 effective 01/01/2012 on new and 02/15/2012 on renewals

Louisiana

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

- FE-7326 Windstorm and Hail Exclusion for Homeowners

- 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.

- CMP4715 Hurricane Deductible (Apartment and Condo/Association Policies)
- FE-5494.1 Hurricane Duration Deductible Endorsement (Homeowner and Rental Dwellings)
- FE-5496.1 Hurricane Duration Deductible Endorsement (Condominium Unitowners and Rental Condominium Unitowners)

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.

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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 on Homeowner policies
 FE-5657 Hurricane Duration Deductible Endorsement on Rental Dwelling policies (effective 8/1/15)

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.

Homeowner policies

FE- 3330.3 Hurricane Duration Deductible Endorsement on Homeowner policies effective 05/01/17 on new and 07/01/17 on renewal
 CMP-4642 Hurricane Duration Deductible Endorsement on Commercial buildings (Apartment and Condominium Association effective 01/01/2012 on new and 03/01/2012 on renewal.

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 (Homeowner)
 FE-8305 Windstorm or Hail Exclusion Endorsement (Rental Dwelling)
 FE-6331 Windstorm or Hail Exclusion Endorsement (Rental Condo Unitowner)
 CMP-4752 Windstorm or Hail Exclusion Endorsement (Commercial Lines)

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 (Homeowner and Manufactured Home)
 FE-3624 Hurricane Deductible Endorsement (Homeowner)
 FE-3625 Hurricane Deductible Endorsement (Rental Dwelling and Rental Condominium Unitowner)
 CMP-4715.1 Hurricane Duration Deductible Endorsement (Commercial Lines)

Montana, Oklahoma

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- **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-5259.1 Windstorm or Hail Deductible Endorsement – on certain Farm Ranch policies in Oklahoma and Montana
 FE-5269.1 Windstorm or Hail Deductible Endorsement – on Farm Ranch and Rental Dwelling policies in Oklahoma.

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-3322.1 Hurricane Duration Deductible Endorsement on Homeowner policies (discontinued 9/1/15)
 FE-3545 Named Storm Duration Deductible Endorsement on Rental Dwelling policies (effective 5/1/15)
 FE-3545 Named Storm Duration Deductible Endorsement on Homeowner policies (effective 9/1/2015)

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 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 on Homeowner & Rental Dwelling policies.

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 (Rental Dwelling)
 FE-5313.1 Hurricane Deductible Endorsement (Homeowner)

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.

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North Carolina

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

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| FE-7756.3 | Absolute Windstorm and Hail Exclusion (Homeowner) |
| FE-7739.2 | Windstorm Exterior Paint and Waterproofing Exclusion Endorsement (Homeowner) |
| FE-8305 | Windstorm and Hail Exclusion Endorsement (Rental Dwelling) |
| CMP-4752 | Windstorm or Hail Exclusion Endorsement (Commercial Lines) |

- **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.**

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|-----------|--|
| FE 5395.1 | Hurricane Percentage Deductible (Rental Dwelling) |
| CMP 4749 | Hurricane Deductible Endorsement Commercial Lines) |

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 | Named Storm Percentage Deductible |
|---------|-----------------------------------|

South Carolina

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

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|----------|---|
| FE-7326 | Windstorm and Hail Exclusion Endorsement (Homeowner and Farm Ranch) |
| FE-6331 | Windstorm or Hail Exclusion Endorsement (Rental Condo Unitowner) |
| FE-8305 | Windstorm or Hail Exclusion Endorsement (Rental Dwelling) |
| CMP-4752 | Windstorm or Hail Exclusion Endorsement (Commercial Lines) |

- **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-3322.1 | Hurricane Duration Deductible Endorsement (Homeowner and Rental Dwelling) |
| FE-3321.1 | Hurricane Duration Deductible Endorsement (Homeowner) |
| CMP-4716.1 | Hurricane Duration Deductible Endorsement (Commercial Lines) |

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.

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|---------|--|
| FE-5365 | Hurricane Deductible Information Message Endorsement (Homeowner and Rental Dwelling) |
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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:

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FE-5315 Windstorm or Hail Exclusion Agreement Endorsement (Homeowner)
FE-8443 Windstorm or Hail Exclusion Agreement Endorsement (Rental Dwelling)

- 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.

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 on Rental Dwelling policies.
FE-3319.1 Hurricane Duration Deductible Endorsement on Homeowner policies.
CMP 4715 Hurricane Duration Deductible Endorsement on Commercial Buildings (Apartment and Condominium Association)

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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