



## State Farm Insurance Windstorm or Hail Coverage Information

Updated February 2022

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.

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### 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)
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)

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.

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**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.

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**Colorado:**

- **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 & 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.

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**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 (RDP)  
HO-2629        Hurricane Duration Deductible Endorsement (HOW)  
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.

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**Delaware:**

- **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 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)

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**Florida:**

- **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:

CMP-4750      Windstorm or Hail Exclusion (CL)  
HO-2576        Windstorm and Hail Exclusion (HOW, HO6, HO4)

- **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.

CMP-4738      Hurricane Deductible (CL) FE-5423  
FE 5423        Wind, Hail, Tornado, Hurricane, and Tropical Storm Exclusion (RDP)  
FE-5859        Annual Hurricane Deductible Endorsement (RDP)  
FE-7837.3     Hurricane Deductible Endorsement (RDP)  
HO-2571        Hurricane Deductible Endorsement (HOW, HO6, HO4)

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**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)  
FE-7326        Windstorm and Hail Exclusion Endorsement (Farm Ranch)  
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.

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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-5314.2	Residential Hurricane Coverage Endorsement (RDP & RCUP)
HO-2699	Hawaii Condominium Unitowners Limited Hurricane Windstorm Coverage Endorsement (HO6)
HO-2700	Hawaii Homeowners Limited Hurricane Windstorm Coverage Endorsement (HOW)
HO-2701	Hawaii Renters Limited Hurricane Windstorm Coverage Endorsement (HO4)
CMP-4739.1	Commercial Limited Hurricane Windstorm Coverage Endorsement (CL)

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

FE-6540.1	Hurricane Exclusion Endorsement (RCUP)
FE-8201.1	Hurricane Exclusion Endorsement (RDP)
HO-2702	Hurricane Exclusion Endorsement (Hawaii) (HOW, HO6, HO4)
CMP-4717	Hurricane Exclusion (CL)

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**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)

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**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)
HO-2496	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)
HO-2672	Hurricane Duration Deductible Endorsement (HOW)
HO-2673	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.

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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.**

HO-2614	Hurricane Duration Deductible Endorsement
FE-5657	Hurricane Duration Deductible Endorsement (RDP)
CMP-4568	Hurricane Duration Deductible Endorsement (*Commercial Lines- AP, BR, CA, CP, IN, IP, OF, R1, R2)

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**Massachusetts:**

- **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-5658	Hurricane Duration Deductible Endorsement (RDP)
HO-2450	Hurricane Duration Deductible Endorsement (HOW)

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**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-3330.3	Hurricane Duration Deductible Endorsement (RDP)
HO-2750	Hurricane Duration Deductible Endorsement (HOW)
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.

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**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-8305	Windstorm or Hail Exclusion Endorsement (RDP)
FE-6331	Windstorm or Hail Exclusion Endorsement (RCUP)
HO-2496	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: effective 12/1/18)

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 (MH)
FE-3625	Hurricane Deductible Endorsement (RDP, RCUP)
HO-2758	Hurricane Deductible Endorsement (HOW, HO6, HO4)
CMP-4715.1	Hurricane Duration Deductible Endorsement (*Commercial Lines- AP, BR, IN, IP, OF,R1, R2, CA, CP)

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**Montana:**

- **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 (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.

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**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)  
HO-2676      Named Storm Duration Deductible Endorsement (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)  
HO 2554      Hurricane Duration Deductible Endorsement (HOW)  
CMP-4639.1      Hurricane Duration Deductible Endorsement (\*Commercial Lines- AP, CA, BR, IN, IP, OF, R1, R2, CP)

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**New Mexico:**

- **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; 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.

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**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)
HO-2684	Hurricane Deductible Endorsement (HOW)
CMP-4644	Hurricane Deductible (CL)

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)
HO-2686	Windstorm Wrap-Around Endorsement (HO4)

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**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 (RDP)
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)
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**Oklahoma:**

- **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; 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.

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**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 (Farm Ranch)  
FE-6331      Windstorm or Hail Exclusion Endorsement (RCUP)  
FE-8305      Windstorm or Hail Exclusion Endorsement (RDP)  
HO-2496      Windstorm or Hail Exclusion Endorsement (HOW, HO6, HO4)  
CMP-4752.1      Windstorm or Hail Exclusion Endorsement (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-3322.1      Hurricane Duration Deductible Endorsement (RDP)  
HO-2450      Hurricane Duration Deductible Endorsement (HOW)  
HO-2494      Hurricane Duration Deductible Endorsement (HO6, HO4)  
HO 2696.1      Hurricane Deductible Information Message Endorsement (HOW, HO6, HO4)  
CMP-4716.2      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-5365.1      Hurricane Deductible Information Message Endorsement (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 (MH)
FE-8443	Windstorm or Hail Exclusion Agreement Endorsement (RDP)
FE 8660	Windstorm of Hail Exclusion Agreement Endorsement (Farm Ranch)
HO-2721	Windstorm or Hail Exclusion Agreement Endorsement (HOW, HO6, HO4)
HO-3721	Windstorm or Hail Exclusion Agreement Endorsement (Homeowners Basic)
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)
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**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)
HO-2713	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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**Wyoming:**

- **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; RDP)
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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.

Chart below:

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

<b>Risk Type</b>	<b>Description</b>	<b>Risk Type</b>	<b>Description</b>
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)