



**ENDORSEMENT NO. HO-140B**

**Effective  
January 1, 1994**

**WINDSTORM, HURRICANE AND HAIL  
EXCLUSION AGREEMENT  
(Applicable to Forms HO-BT and HO-CT only)**

For a reduction in your policy premium, this policy does not cover direct or indirect loss caused by, resulting from or contributed to by windstorm, hurricane and hail.

This endorsement does not exclude coverage for:

1. Loss of rents or loss of fair rental value;
2. Loss resulting from rain or wind-driven rain which does not enter the insured building or structure through an opening created by the force of wind or hail; or
3. Additional Living Expenses for a secondary residence.

if the policy to which this endorsement is attached provides these coverages.

Secondary residence means a residence occupied by the named insured for less than a total of 180 days in the most recent calendar year or a residence not principally occupied by the named insured.

DATE \_\_\_\_\_

\_\_\_\_\_  
Signature of Insured

Note: This endorsement may be attached only to policies covering property located in the Catastrophe Area designated by the State Board of Insurance.