

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## HURRICANE EXCLUSION – HAWAII

This endorsement must be attached to all policies.

For the premium charged, the following is added:

### A. Section I – Exclusions

#### HURRICANE

We do not insure for loss caused directly or indirectly by a hurricane meaning:

A storm or storm system that has been declared and defined by the Central Pacific Hurricane Center of the National Weather Service to be a hurricane which includes the time period in each island in the State of Hawaii defined as follows:

1. Beginning at the time a hurricane "watch" or "warning" is issued for a particular island by the Central Pacific Hurricane Center of the National Weather Service;
2. Continuing for the duration that hurricane conditions exist in the island; and
3. Ending 72 hours following the cancellation of the "watch" or "warning" for the island by the Central Pacific Hurricane Center of the National Weather Service.

Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss unless loss by:

1. Fire;
2. Explosion;
3. Riot or civil commotion;
4. Vandalism or malicious mischief; or
5. Theft

ensues and then we will pay only for the ensuing loss.

- B. With respect to loss caused by hurricane, the following policy provisions are amended:

### SECTION I – ADDITIONAL COVERAGES

Under **Additional Coverages**, Item **1. Debris Removal** is deleted in all forms and in Endorsement **HO 01 52** and replaced by the following:

#### 1. Debris Removal

We will pay your reasonable expense for the removal of:

- a. Debris of covered property if a Peril Insured Against that applies to the damaged property causes the loss; or
- b. Ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

This expense is included in the limit of liability that applies to the damaged property. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit of liability is available for debris removal expense.

We will also pay your reasonable expense, up to \$500 in the aggregate for the removal from the residence premises of:

- a. Your tree(s) felled by the peril of Windstorm or Hail except Hurricane as defined in **A. Section I – Exclusions** in this endorsement;
- b. Your tree(s) felled by the peril of Weight of Ice, Snow or Sleet (Forms **HO 00 02**, **HO 00 03**, **HO 00 04** and **HO 00 06** only); or
- c. A neighbor's tree(s) felled by a Peril Insured Against under Coverage **C**;

provided the tree(s) damaged a covered structure.

**SECTION I – PERILS INSURED AGAINST  
FORMS HO 00 02, HO 00 04, HO 00 06 AND  
HO 00 08**

Item **2. Windstorm Or Hail** is deleted and replaced by the following:

- 2.** Windstorm Or Hail, other than a hurricane as defined in **A. Section I – Exclusions** in this endorsement.

This peril does not include loss to the inside of a building or the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.

This peril includes loss to watercraft and their trailers, furnishings, equipment, and outboard motors, only while in a fully enclosed building.

**FORM HO 00 03**

**COVERAGE A – DWELLING AND COVERAGE  
B – OTHER STRUCTURES**

Under the provisions describing losses not insured under this policy, Item **2.b.** is deleted and replaced by the following:

- b.** Freezing, thawing, pressure or weight of water or ice, whether or not driven by wind, or by hurricane as defined in **A. Section I – Exclusions** in this endorsement, to a:
- (1)** Fence, pavement, patio or swimming pool;
  - (2)** Foundation, retaining wall or bulkhead; or
  - (3)** Pier, wharf or dock;

**COVERAGE C – PERSONAL PROPERTY**

Item **2. Windstorm Or Hail** is deleted and replaced by the following:

- 2.** Windstorm Or Hail, other than a hurricane as defined in **A. Section I – Exclusions** in this endorsement.

This peril does not include loss to the inside of a building or the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.

This peril includes loss to watercraft and their trailers, furnishings, equipment, and outboard motors, only while inside a fully enclosed building.

**SECTION I – EXCLUSIONS**

Item **3. Water Damage** is deleted and replaced by the following:

- 3.** Water Damage, meaning:

- a.** Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind or hurricane as defined in **A. Section I – Exclusions** in this endorsement.
- b.** Water which backs up through sewers or drains; or
- c.** Water below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.

Direct loss by fire, explosion or theft resulting from water damage is covered.

(This is Item **1.c.** in Form **HO 00 03.**)

- C.** The following optional endorsements are amended, as follows, if made part of this policy:

Endorsement **HO 00 15** Special Personal Property Coverage, Form **HO 00 03** only

Under the **Section I – Perils Insured Against** provisions in Endorsement **HO 00 15** describing Coverages **A, B** and **C** losses which are not insured, Item **1.b.(2)** is deleted and replaced by the following:

- (2)** Freezing, thawing, pressure or weight of water or ice, whether or not driven by wind, or by hurricane as defined in **A. Section I – Exclusions** in this endorsement, to a:
  - (a)** Fence, pavement, patio or swimming pool;
  - (b)** Foundation, retaining wall or bulkhead; or
  - (c)** Pier, wharf or dock;

Under the **Section I – Perils Insured Against** provisions in Endorsement **HO 00 15** describing Coverage **C** losses which are not insured, Item **3.(1)** is deleted. Following the lead-in "There is Coverage for breakage of the property by or resulting from": Item **3.(1)** is replaced by the following:

- (1) Fire, lightning, hail, windstorm, except we do not cover loss by breakage caused by hurricane as defined under **A. Section I – Exclusions** in this endorsement;

Endorsement **HO 17 32** Unit-Owners Coverage **A**, Special Coverage, Form **HO 00 06** only

Under the **Section I – Perils Insured Against** provisions in Endorsement **HO 17 32** describing Coverage **A** losses which are not insured, Item **2.b.** is deleted and replaced by the following:

- b. Freezing, thawing, pressure or weight of water or ice, whether or not driven by wind, or by hurricane as defined in **A. Section I – Exclusions** in this endorsement, to a:

- (1) Fence, pavement, patio or swimming pool;
- (2) Foundation, retaining wall or bulkhead; or
- (3) Pier, wharf or dock;

All other provisions of this policy apply.