

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. 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; or
4. Vandalism or malicious mischief;

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:

FORMS DP 00 01 AND DP 00 02

PERILS INSURED AGAINST

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

2. Windstorm or Hail, other than a hurricane as defined in **A. Exclusions** in this endorsement.

This peril does not include loss:

- a. To the interior 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; or
- b. To the following property when outside of a building:
 - (1) Awnings, signs, radio or television antennas or aerials; including wiring, masts or towers;
 - (2) Canoes and rowboats; or
 - (3) Lawns, plants, shrubs or trees.

FORM DP 00 03

PERILS INSURED AGAINST

Coverage A – Dwelling And Coverage B – Other Structures

Under the provisions describing losses not insured under this policy, Item 3. is deleted and replaced by the following:

3. Freezing, thawing, pressure or weight of water or ice, whether or not driven by wind, or by hurricane as defined in **A. Exclusions** in this endorsement, to a fence, pavement, patio, or swimming pool, foundation, retaining wall, bulkhead 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. Exclusions** in this endorsement.

This peril does not include loss to 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; or

- (1) Plants, shrubs or trees; or
- (2) Canoes or rowboats

GENERAL 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.** 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 or explosion resulting from water damage is covered

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

DP 04 18 WINDSTORM OR HAIL BROAD FORM AND SPECIAL FORM

The first paragraph is deleted in its entirety and replaced with:

For an additional premium, we insure for loss by windstorm or hail, except hurricane as defined in **A.** Exclusions, to plants, shrubs and trees (except those grown for commercial purposes).

DP 04 19 WINDSTORM OR HAIL RADIO AND TELEVISION ANTENNAS, AWNINGS, CANOPIES AND SIGNS

The first paragraph is deleted in its entirety and replaced with:

For an additional premium, we insure for direct loss by windstorm or hail, excluding hurricane as defined in **A.** Exclusions, only to those items below for which a limit of liability is shown in this policy for this coverage.

DP 04 65 SPECIAL COVERAGE ENDORSEMENT

Item **3.** is deleted in its entirety and replaced by:

- 3.** Freezing, thawing, pressure or weight of water or ice, whether or not driven by wind, or by hurricane as defined in **A.** Exclusions in this endorsement, to a fence, pavement, patio, or swimming pool, foundation, retaining wall, bulkhead pier, wharf or dock;

Item **6.** is deleted in its entirety and replaced by:

- 6.** Wind, hail, hurricane as defined in **A.** Exclusions of this endorsement, ice, snow or sleet to outdoor radio and television antennas and aeri-als, including their lead-in wiring, masts or towers, or to lawns, trees, shrubs or plants.

All other provisions of this policy apply.