

TEXAS WINDSTORM INSURANCE ASSOCIATION
Windstorm and Hail

Extensions of Coverage

In consideration of an included additional premium, this policy is extended to provide the following coverages.

A. Consequential Loss. Applicable to Primary or Secondary Residences – Dwellings

We cover:

1. property contained in the dwelling or other structure on the described location against loss due to change in temperature as a direct result of physical damage to the dwelling, or any equipment contained in the dwelling, caused by windstorm or hail. The deductible does not apply to this coverage.
2. property contained in the dwelling or other structure on the described location against loss due to changes in temperature as a direct result of physical damage to any power, heating or cooling equipment (including connections and supply pipes) not contained in or on the dwelling, caused by windstorm or hail.

The total limit of liability for the coverage described in A.2. above is \$500.

This is not additional insurance and does not increase the limit of liability for Coverage B (Personal Property).

B. Additional Living Expense. Applicable only to Primary Residences – Dwellings

If a covered loss to your Primary Residence caused by windstorm or hail makes your Primary Residence wholly or partially untenantable, we cover additional living expense, meaning any necessary and reasonable increase in living expense you incur so that your household in your Primary Residence can maintain its normal standard of living.

We do not cover expenses that you incur as a result of evacuation or displacement from your Primary Residence due to voluntary or mandatory evacuation, order of civil authority restricting ingress, egress or access, loss or disconnection of utilities, damage or closure of roads, ferries, bridges or infrastructure, or loss that is excluded in the Exclusions of this policy, except to the extent such expenses were incurred because covered damage to your Primary Residence caused by windstorm or hail made your Primary Residence wholly or partially untenantable.

The total limit of liability for all additional living expense is 20% of the limit of liability applicable to Coverage A (Dwelling). This is additional insurance and does not reduce the limit of liability applicable to Coverage A (Dwelling), but the total limit of liability for the Coverage A (Dwelling) limit and the additional living expense limit cannot exceed the maximum limit of liability permitted by law. The deductible does not apply to additional living expense coverage.

Payment will be for the reasonable time required to repair or replace the damage caused by windstorm or hail to your Primary Residence. If you permanently relocate, payment will be for the reasonable time required for your household to become settled. The periods of time for additional living expense are not limited by expiration of this policy.

C. Wind-Driven Rain Coverage. Applicable to Primary or Secondary Residences

We cover loss to the dwelling and personal property caused by wind-driven rain whether or not an opening is made in the dwelling by the direct force of wind or hail.

Primary Residence means a dwelling where you normally live as your principal residence as of the date of loss and during the majority of the policy period, and that is stipulated as your “Primary Dwelling” on the Residential Declarations Page of this policy.

The coverage provided by these Extensions of Coverage is subject to all other terms, conditions, exclusions, and definitions of the policy to which this endorsement is attached.