

**TEXAS WINDSTORM INSURANCE ASSOCIATION**  
**Windstorm and Hail**

**LARGE DEDUCTIBLE ENDORSEMENT**

Attached to and forming part of Policy No. \_\_\_\_\_ of the Texas Windstorm Insurance Association issued at its Austin, Texas agency.

Dated \_\_\_\_\_, Agents.

The Deductible provision in the policy is deleted and replaced with the following:

1. We will not pay a claim for loss or damage until the loss exceeds the deductible amount shown in the Declarations. We will then pay the amount of loss or damage in excess of the deductible, up to the applicable limit of liability, after any deduction required by the Coinsurance Condition. We will separately adjust each separately occurring claim.

2. We will apply the deductible shown in the Declarations separately to each:

Occurrence: "Occurrence" means a single incident or event occurring within a period of 48 consecutive hours.

Location: "Location" means:

(a) each building, including business personal property, or

(b) a number of buildings including business personal property in a single group, and designated as a single location, or

(c) any other basis mutually agreed upon as follows:

\_\_\_\_\_  
\_\_\_\_\_

If more than one location is subject to a deductible, these locations will be shown in the Declarations.

Item: "Item" means the individual descriptions of the property insured and shown in the Declarations.

Any loss that is recovered or salvaged accrues entirely to our benefit up to the amount payable by us.