

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

**Endorsement No. (TWIA) 321**

**Extension of Coverage – Wind-Driven Rain**

In consideration of an included additional premium, this policy is extended to provide coverage for the following:

A. **Wind-Driven Rain.** Applicable to Primary or Secondary Residences – Dwellings

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.

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