

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

**Endorsement No. (TWIA) 331**

**Extension of Coverage – Consequential Loss**

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

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

We cover personal property as follows:

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. To the extent not covered by A.1 above, personal property against loss due to utility failure if the failure is a result of physical damage caused by windstorm or hail to power, heating or cooling equipment situated on the premises where the covered property is located.
3. To the extent not covered by A.1 or A.2 above, 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.3. above is \$500.

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

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.