



Markel Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
NEW HAMPSHIRE NAMED STORM PERCENTAGE DEDUCTIBLE

This endorsement modifies insurance provided under the following:
PERSONAL COLLECTION COVERAGE FORM

SCHEDULE

Table with 4 columns: Location Of Covered Property, Named Storm Percentage Deductible (Percentage, Minimum, Maximum), and a footer note: Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A Named Storm is a storm system that has been identified as a tropical storm or hurricane and assigned a name by the National Hurricane Center or the Central Pacific Hurricane Center of the National Weather Service (hereafter referred to as NHC and CPHC). Under the terms of this endorsement, a Named Storm begins at the time a Watch or Warning is issued by the NHC or CPHC for the area in which the affected premises are located, and ends seventy-two (72) hours after the termination of the last Watch or Warning issued for that area by the NHC or CPHC.

The Named Storm Deductible as shown in the Schedule and set forth in this endorsement applies to covered loss or damage caused by windstorm or hail, directly or indirectly by each Named Storm. If there is covered loss or damage from a windstorm that is not a Named Storm, the applicable Deductible is the same Deductible that applies to all other losses or damage as shown in the Declarations. Nothing in this endorsement implies or affords coverage for any loss or damage that is excluded under the terms of any exclusion in this policy. If Water Damage Coverage applies, a separate Water Damage Deductible applicable to loss or damage attributable to Water Damage will be shown in an endorsement attached to this policy.

Each claim for loss or damage separately occurring shall be adjusted separately. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Named Storm Deductible shown in this Schedule. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance. In the event of any recovery or salvage on loss or damage which has been or is being paid there under, such recovery or salvage shall accrue entirely to our benefit under this policy until the sum we paid has been made up. If a percentage is specified, the amount of the Deductible shall be that percentage of the total policy limit of this policy; however, the Deductible amount will not be less than the minimum or more than the maximum Deductible amounts shown in the Schedule above.

All other terms and conditions of this policy remain unchanged.