

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – WINDSTORM, HAIL, FLOOD, AND STORM SURGE**

This endorsement modifies insurance provided under the following:

VESSEL PHYSICAL DAMAGE COVERAGE FORM

The following is added to **EXCLUSIONS**:

### **Windstorm, Hail, Flood, and Storm Surge**

“We” do not pay for loss or damage caused by or resulting from any windstorm, hail, flood, or storm surge regardless of other causes or events that contribute to or aggravate the loss or damage, whether those causes or events act to produce the loss or damage before, at the same time as, or after the windstorm, hail, flood or storm surge event or cause.

All other terms and conditions of this policy remain unchanged.