



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL EXCLUSION

This endorsement modifies insurance provided under the following:

AUCTION HOUSE COVERAGE FORM
COMMERCIAL ARTIST COVERAGE FORM
CONSERVATOR COVERAGE FORM
CORPORATE FINE ARTS COLLECTION COVERAGE FORM
EXHIBITION COVERAGE FORM
FINE ART DEALER COVERAGE FORM
MUSEUM COVERAGE FORM

The following Exclusion is added to Section **B. Exclusions**:

Windstorm or Hail

We will not pay for loss or damage:

1. Caused directly or indirectly by "windstorm" or hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage; or
2. Caused by rain, snow, sand or dust, whether driven by wind or not, if that loss or damage would not have occurred but for the "windstorm" or hail.

But if "windstorm" or hail results in a cause of loss or damage other than rain, snow, sand, or dust, and that resulting cause of loss or damage is a Covered Cause of Loss, we will pay for the loss or damage caused by such Covered Cause of Loss.

"Windstorm" means wind, wind gusts, rain, tornadoes, or cyclones, including a "hurricane" which results in direct physical loss or damage to property.

"Hurricane" means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.

All other terms and conditions remain the same.