

Date: [Date]

Policyholder Name: [Policyholder Name]

Policy Number: [Policy Number]

Property Address: [Property Address]

Subject: Important Notice Regarding Your Wind and Hail Deductible

Dear [Policyholder Name],

This letter is to inform you that a Wind and Hail Deductible Modification Endorsement has been added to your insurance policy, effective [Effective Date].

What is changing?

Previously, your policy may have included a standard deductible for all covered perils. Under this new endorsement, a specific deductible will now apply specifically to loss or damage caused by wind or hail. This deductible is separate from your primary policy deductible.

Your New Deductible Amount:

The wind and hail deductible is established as: [Insert Amount, e.g., \$2,500 or 2% of the dwelling limit].

How it works:

In the event of a claim resulting from a windstorm or hailstorm, this specific dollar amount or percentage will be subtracted from your total claim settlement. For all other covered losses (such as fire or theft), your standard policy deductible will continue to apply.

Please review your updated Policy Declarations Page for complete details regarding your coverage, limits, and exclusions. We recommend filing this notice with your existing insurance documents.

If you have any questions regarding how this endorsement affects your premium or coverage, please contact your agent at [Agent Phone Number] or email [Agent Email Address].

Sincerely,

[Your Name/Company Name]

[Title]

[Contact Information]