

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

Re: Notice of Windstorm and Hail Exclusion Endorsement

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Dear [Policyholder Name],

This letter serves as formal notice that a Windstorm and Hail Exclusion Endorsement will be added to your insurance policy effective [Effective Date].

What this means for you: After the date mentioned above, your policy will no longer provide coverage for physical loss or damage caused directly or indirectly by windstorm or hail. This includes, but is not limited to, damage to the roof, siding, windows, and interior damage resulting from a wind or hail event.

Reason for change: [Insert Brief Reason, e.g., Property Location in High-Risk Zone / Eligibility for State Wind Pool].

Action Required: We recommend that you seek alternative windstorm coverage through a specialized carrier or a state-mandated wind pool, such as [Name of State Wind Pool/Association]. Failure to secure separate coverage may leave your property vulnerable to uninsured losses.

Please review the enclosed endorsement carefully. If you have any questions regarding this change or need assistance finding alternative coverage, please contact your agent at [Agent Phone Number] or [Agent Email].

Sincerely,

[Name of Insurance Company/Underwriter]

[Title]

[Contact Information]