

Date: [Insert Date]

Policyholder Name: [Insert Name]

Policy Number: [Insert Policy Number]

Property Address: [Insert Property Address]

Subject: Important Notice Regarding Your Insurance Coverage - Windstorm and Hail Exclusion Endorsement

Dear [Insert Policyholder Name],

We are writing to formally notify you that a **Windstorm and Hail Exclusion Endorsement** has been added to your property insurance policy, effective [Insert Effective Date].

What This Means for Your Coverage:

Due to the coastal location of your property, 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 from hurricanes, tropical storms, and wind-driven rain.

Your Responsibility:

Because these perils are now excluded from your primary policy, we strongly recommend that you obtain separate windstorm coverage through a specialized provider or your state's coastal property insurance pool (such as the BEACH Plan or FAIR Plan). Failure to secure this separate coverage may leave you financially responsible for any repairs resulting from wind or hail events.

Please review your updated policy declarations page and the attached endorsement form carefully. If you have any questions regarding this change or need assistance finding alternative coverage, please contact your insurance agent at [Insert Agent Phone Number] or email us at [Insert Email Address].

Thank you for choosing [Insert Company Name].

Sincerely,

[Insert Name/Signature]

[Insert Title]

[Insert Company Name]