

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

RE: Notice of Endorsement - Windstorm and Hail Exclusion

Policy Number: [Policy Number]

Effective Date: [Effective Date]

Dear [Policyholder Name],

This letter serves as formal notification that a **Windstorm and Hail Exclusion Endorsement** has been added to your commercial insurance policy referenced above.

Please be advised that as of the effective date, your policy no longer provides coverage for direct physical loss or damage caused by, resulting from, or aggravated by windstorm or hail. This exclusion applies to all covered property, including but not limited to buildings, structures, and business personal property.

The exclusion includes, but is not limited to, damages resulting from:

- High winds, gusts, and gales.
- Hailstones and ice pellets.
- Rain, snow, sand, or dust entering the building through openings created by wind or hail.

We recommend that you review this endorsement carefully. If you require coverage for these specific perils, you may need to secure a separate windstorm policy or a "Difference in Conditions" policy through a specialized carrier.

All other terms, conditions, and exclusions of your policy remain unchanged. Please attach this endorsement to your existing policy documents for your records.

If you have any questions regarding this change or wish to discuss alternative coverage options, please contact your insurance agent or our customer service department at [Phone Number].

Sincerely,

[Name of Authorized Representative]

[Title]

[Insurance Company Name]