

[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 notification that a Windstorm and Hail Exclusion Endorsement has been added to your residential property insurance policy effective [Effective Date].

What this means for your coverage:

Under this endorsement, your policy will no longer provide coverage for direct physical loss or damage caused by, resulting from, or aggravated by windstorm or hail. This exclusion applies to the primary dwelling, other structures, and personal property.

Reason for this change:

[Insert brief reason, e.g., Request by policyholder, geographic eligibility changes, or placement through a specialized wind pool/FAIR plan].

Action required:

Please review the attached endorsement carefully. If you require coverage for these perils, you may need to obtain a separate policy through a state-mandated wind pool or a specialized carrier. Failure to maintain windstorm coverage may impact your mortgage requirements.

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 Company Representative]

[Title]

[Insurance Company Name]