[Company Header/Logo Placeholder]

[Date]

[Insured 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 [Insured Name],

This letter serves as formal notification that a Windstorm and Hail Exclusion Endorsement has been applied to your insurance policy effective [Effective Date].

Due to the property's location in a designated high-risk area, your policy will no longer provide coverage for direct or indirect loss, damage, or expenses caused by, resulting from, or aggravated by windstorm or hail. This includes, but is not limited to, damage from hurricanes, tornadoes, and high-wind events.

Important Information Regarding Alternative Coverage:

- Coverage for these perils may be available for purchase through [State Windstorm Insurance Association/Fair Plan Name].
- Your mortgage lender may require you to obtain separate windstorm coverage to remain in compliance with your loan agreement.
- This endorsement does not affect your coverage for other insured perils such as fire, lightning, or theft, as defined in your policy.

Please review the attached endorsement document carefully. It is recommended that you contact your insurance agent, [Agent Name], at [Agent Phone Number] to discuss your options for securing supplemental coverage.

We value your business and are here to answer any questions regarding this change to your policy.

Sincerely,

[Name of Underwriter/Representative]
[Title]
[Insurance Company Name]