



ESSEX INSURANCE COMPANY

EVANSTON INSURANCE COMPANY

SPECIAL NAMED STORM DEDUCTIBLE

For the premium charged, we will pay only that part of the loss for all Section 1 property coverages that exceed the named storm deductible noted on the declaration page.

This deductible applies, as described below, in the event of direct physical loss to property coverage under this policy, caused directly or indirectly by windstorm, subject to all the exclusions and other provisions of the policy. This deductible provision applies regardless of any other cause or event contributing concurrently or in any sequence to the loss.

The deductible shall be a % of the Coverage A limit shown on the Declarations and shall apply during the period:

1. Beginning when the National Weather Service issues a watch or warning in the state for a named storm;
2. While a declared named storm remains; and
3. Ending 12 hours after the named storm watch or warning is no longer present;

Anywhere in the state in which your **residence premises** is located.

“Declared” means declared by the National Weather Service.

"Named Storm" means a storm system that has been named by the "National Weather Service". It includes wind, wind gust, hail, rain, snow or sleet, tornadoes or cyclones caused by or resulting from the storm system.

Refer to the policy deductible shown on the Declarations page for the deductible that applies if the loss is caused by a windstorm that is not a declared named storm.

All other provisions of the policy apply.

NAMED STORM LOSS EXAMPLE

Coverage	Limit of Liability	1% Ded	Before Ded	After Ded
A	\$100,000	\$1,000	\$7,500	\$6,500
B	\$50,000		\$3,000	\$3,000
C	\$10,000		\$1,350	\$1,350
D	\$20,000		\$660	\$660
			\$12,510	\$11,510