



POLICYHOLDER DISCLOSURE NOTICE

Coastal Properties Program - Windstorm

Your policy contains an important coverage change. Please review this important notice and retain it with *your* insurance policy.

This notice is not a contract of insurance. It is intended to provide information on the New York Coastal Properties Program, which is a consideration in this policy. The exposure of shore areas to severe storm damage necessitates this deductible program. *You* should note that this policy will contain a percentage deductible based on the proximity of the insured property to the coastline.

A percentage deductible applicable to catastrophic windstorms will be included on property located within 2500 feet of the south shore of Long Island including the Long Island Forks and coastal areas of Brooklyn, Queens and Staten Island. A similar deductible will be included on property located within 1000 feet of the north shore of Long Island and those areas of Bronx and Westchester counties bordering Long Island sound. A smaller percentage deductible will be included on property beyond 2500 feet but within 1 mile of the south shore of Long Island including the Long Island Forks and coastal areas of Brooklyn, Queens and Staten Island. A maximum windstorm deductible of \$500 will be included on property located within one mile of the south shore locations shown above or within 1,000 feet of the north shore locations shown above. A smaller deductible will be applicable to non-catastrophic wind *occurrences*. *You* may opt for an increased percentage deductible or an increased dollar deductible in return for a larger rate credit.

Winds are catastrophic when sustained winds of 96 miles per hour or greater are recorded by the National Weather Service at any landfall in New York State. Non-catastrophic *occurrences* are those with winds of less than 96 miles per hour as recorded by the National Weather Service.

An example of the percentage deductible follows: a 2 % deductible on a dwelling with a Coverage A limit of \$100,000 would result in *your* personal responsibility for all losses of up to \$2000 in any covered *occurrence*. As a homeowner, *you* should consider what steps *you* can take to minimize windstorm losses. Dwellings equipped with hurricane shutters, roof strapping or other wind resisting features are less likely to sustain windstorm damage thereby reducing *your* inconvenience and expense.

Please note that this policy does not cover flood or mudslide. Flood insurance is available to eligible risks through licensed casualty/property agents or brokers in cooperation with eligible insurers participating in New York State. National Con-Serv Inc. of 41 Hungerford Drive, Suite 205, Rockville, Maryland 20850 also acts as an agent for the National Flood Insurance Program, a division of the Federal Emergency Management Agency.