



## State Farm Insurance Windstorm or Hail Coverage Information

Updated February 2021

Loss to covered property caused directly by Windstorm or Hail is covered by our basic Homeowners, Condo Association, Condo Unitowners, and Rental Dwelling policies. Coverage can be affected by use of policy endorsements.

Changes to this coverage comes in 3 forms:

- Addition of a separate Deductible for loss to covered property caused by Windstorm or Hail.
- Exclusion of specific perils (i.e. Windstorm or Hail) or exclusion of all loss that may occur during a hurricane event.
- Certain policies can be amended with an endorsement that contains language changing the scope of what is considered covered property during a hurricane event. Also, loss caused directly by Windstorm or Hail is covered, but a separate deductible applies if the loss occurs during a hurricane event.

If applicable to a policy the following endorsements will appear in the Forms, Options, and Endorsements field of the Insurance Inquiry Policy Information screen.

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### Alabama:

- **Loss to covered property caused directly by Windstorm or Hail** is covered by State Farm Property Insurance Policies, but **can be excluded** by the following endorsements:
 

HO-2496	Windstorm or Hail Exclusion Endorsement (HOW, HO6, & HO4)
FE-6331	Windstorm or Hail Exclusion Endorsement (RDP, RCUP)
CMP-4752	Windstorm or Hail Exclusion Endorsement (*Commercial Lines- AP, BR, CA, CO, CP, IN, IP, OF, R1, R2)
- Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but **can be subject to a separate deductible endorsement if the loss occurs during a hurricane event.** The amount of the deductible is displayed in the **Deductible** field on the Insurance Inquiry Policy Information Screen.
 

<del>ES-2400</del>	<del>Hurricane Duration Deductible Endorsement (HO)</del> <b>Discontinued 12/01/20</b>
FE-3321.1	Hurricane Duration Deductible Endorsement (RCUP)
FE-3322.1	Hurricane Duration Deductible Endorsement (MH, RDP)
HO 2494	Hurricane Duration Deductible Endorsement (HO6 & HO4)
HO 2450	Hurricane Duration Deductible Endorsement (HOW)
CMP-4715	Hurricane Duration Deductible (*Commercial Lines- AP, BR, IN, IP, OF, R1,

R2, CA, CP)

These endorsements are used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information screen.

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**Arkansas:**

- **Loss to covered property caused directly by Windstorm and Hail** is covered by State Farm Property Insurance Policies, **but can be** subject to a separate deductible endorsement.

FE-5269.1 Windstorm or Hail Deductible Endorsement (Farm/Ranch)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

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**Colorado:**

- **Loss to covered property caused directly by Windstorm and Hail** is covered by State Farm Property Insurance Policies, **but can be** subject to a separate deductible endorsement.

FE-5269.1 Windstorm or Hail Deductible Endorsement (Farm/Ranch & RDP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

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**Connecticut:**

- **Loss to covered property caused directly by Windstorm or Hail** is covered under State Farm Property Insurance Policies, **but can be** subject to a separate deductible endorsement if the loss occurs during a hurricane event.

FE-3313.1 Hurricane Duration Deductible Endorsement (RDP)  
 HO-2629 Hurricane Duration Deductible Endorsement (eff 1-1-19 HOW)  
 CMP-4745.2 Hurricane Duration Deductible Endorsement (\*Commercial Lines- AP, BR, IN, IP, OF, R1, R2, CA, CP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information screen.

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**Delaware:**

- **Loss to covered property caused directly by Windstorm or Hail** is covered under State Farm property Insurance Policies, **but can be** subject to a separate deductible endorsement if the loss occurs during a hurricane event.

FE 3322.1      Hurricane Duration Deductible Endorsement (RDP)  
 HO-2450        Hurricane Duration Deductible Endorsement (HOW)  
 CMP-4715.1    Hurricane Duration Deductible Endorsement (\*Commercial Fire- AP, BR, IN, IP  
                     OF, R1, R2, CA, CP)

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**Florida:**

**Loss to covered property caused directly by Windstorm or Hail** is a covered under State Farm Property *Insurance Policies*, but **can be excluded** by the addition of the following endorsements:

CMP-4750      Windstorm or Hail Exclusion (CL)  
 HO-2576        Windstorm and Hail Exclusion (HOW, HO6, HO4)

**Loss to covered property caused directly by Windstorm or Hail** is covered under State Farm property Insurance Policies, **but can be** subject to a separate deductible endorsement if the loss occurs during a hurricane event.

CMP-4738      Hurricane Deductible (CL) FE-5423  
**FE 5423**        Wind, Hail, Tornado, Hurricane, and Tropical Storm Exclusion (RDP)  
 FE-5859        Annual Hurricane Deductible Endorsement (RDP)  
 FE-7837.3     Hurricane Deductible Endorsement (RDP)  
 HO-2571        Hurricane Deductible Endorsement (HOW, HO6, HO4)

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**Georgia:**

- **Loss to covered property caused directly by Windstorm or Hail** is a covered under State Farm Property *Insurance Policies*, but **can be excluded** by the addition of the following endorsements:

HO 2496        Windstorm or Hail Exclusion Endorsement (HOW)  
 FE-7326        Windstorm and Hail Exclusion Endorsement (Farm Ranch)  
 FE-8305        Windstorm and Hail Exclusion Endorsement (RDP)  
 FE-6331        Windstorm and Hail Exclusion Endorsement (RCUP)  
 CMP-4752.1    Windstorm or Hail Exclusion Endorsement (\*Commercial Lines-AP, BR, CA, CO,  
                     CP, IN, IP, OF, R1, R2)

- **Loss to covered property caused directly by Windstorm or Hail** is covered under State Farm Property Insurance Policies, but **can be subject to a separate deductible endorsement if occurring during a hurricane event.**

FE-3322.1      Hurricane Duration Deductible Endorsement (RDP)  
 HO 2450        Hurricane Duration Deductible Endorsement (HOW)  
 CMP-4715.1    Hurricane Duration Deductible Endorsement (\*Commercial Lines-AP, CA,  
                     BR, CO, IN, IP, OF, R1, R2, CP)

These endorsements are used to indicate when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

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**Hawaii:**

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm property insurance policies in Hawaii, but is subject to a separate deductible or exclusion of coverage if the loss occurs during a hurricane event.**

One of the following endorsements **will always** be attached to a Hawaii policy.

- This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

- CMP-4739.1 Commercial Limited Hurricane Windstorm Coverage Endorsement (CL)
- FE-5314.2 Residential Hurricane Coverage Endorsement (RDP & RCUP)
- HO-2699 Hawaii Condominium Unitowners Limited Hurricane Windstorm Coverage Endorsement (HO6)
- HO-2700 Hawaii Homeowners Limited Hurricane Windstorm Coverage Endorsement (HOW)
- HO-2701 Hawaii Renters Limited Hurricane Windstorm Coverage Endorsement (HO4)

- All loss that occurs during a hurricane event is excluded with the addition of the following endorsements:

- CMP-4717 Hurricane Exclusion (CL)
- FE-6540.1 Hurricane Exclusion Endorsement (RCUP)
- FE-8201.1 Hurricane Exclusion Endorsement (RDP)
- HO-2702 Hurricane Exclusion Endorsement (Hawaii) (HOW, HO6, HO4)

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**Kansas:**

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but** can be subject to a separate Windstorm or Hail deductible endorsement.

- FE-5259.2 Windstorm or Hail Deductible Endorsement (RDP)
- FE-5269.1 Windstorm or Hail Deductible Endorsement (Farm Ranch)

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**Louisiana:**

- **Loss to covered property caused by Windstorm or Hail can be excluded by addition of:**

FE 6331 Windstorm or Hail Exclusion Endorsement (RDP & RCUP)  
HO-2496 Windstorm or Hail Exclusion Endorsement (HOW, HO6, HO4)  
CMP 4752.1 Windstorm or Hail Exclusion Endorsement (\*Commercial Lines- AP, BR, CA, CO, CP, IN, IP, OF, R1, R2)

- Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but **can be subject to a separate deductible endorsement if the loss occurs during a hurricane event.** The amount of the deductible is displayed in the **Deductible** field on the Insurance Inquiry Policy Information Screen.

~~ES-2400 Hurricane Duration Deductible Endorsement (HOW)~~ **Discontinued 12/01/20**  
FE 3387 Hurricane Duration Deductible Endorsement (RDP)  
FE 3390 Hurricane Duration Deductible Endorsement (RCUP)  
HO-2672 Hurricane Duration Deductible Endorsement (HOW)  
HO-2673 Hurricane Duration Deductible Endorsement (HO6)  
CMP 4715.1 Hurricane Duration Deductible (\*Commercial Fire AP, CA, BR, CO, IN, IP, OF, R1, R2, CP)

These endorsements are used to indicate when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information screen.

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**Maine:**

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but can be subject to a separate deductible if the loss occurs during a hurricane event.**

HO-2614 Hurricane Duration Deductible Endorsement (~~HOW eff 9-1-18 replaced FE 3328.2~~)  
FE-5657 Hurricane Duration Deductible Endorsement (RDP)  
CMP-4568 Hurricane Duration Deductible Endorsement (\*Commercial Lines- AP, BR, CA, CP, IN, IP, OF, R1, R2)

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**Massachusetts:**

- **Loss to covered property caused directly by Windstorm or Hail** is covered under State Farm property Insurance Policies, **but can be** subject to a separate deductible endorsement if the loss occurs during a hurricane event.

FE-5658 Hurricane Duration Deductible Endorsement (RDP)  
HO-2450 Hurricane Duration Deductible Endorsement (HOW)

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**Maryland:**

- **Loss to covered property caused directly by Windstorm or Hail is covered under State Farm property Insurance Policies, but can be subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

FE-3330.3      Hurricane Duration Deductible Endorsement (RDP)  
 HO-2750        Hurricane Duration Deductible Endorsement (HOW)  
 CMP-4642      Hurricane Duration Deductible Endorsement (\*Commercial Fire- AP, BR, IN, IP, OF, R1, R2, CA, CP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

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**Mississippi:**

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but can be excluded by the addition of:**

FE-8305        Windstorm or Hail Exclusion Endorsement (RDP)  
 FE-6331        Windstorm or Hail Exclusion Endorsement (RCUP)  
 HO-2496        Windstorm or Hail Exclusion Endorsement (HOW, HO6, HO4)  
 CMP-4752.1    Windstorm or Hail Exclusion Endorsement (\*Commercial Lines-AP, BR, CA, CO, CP, IN, IP, OF, R1, R2: effective 12/1/18)

These endorsements are used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information screen.

- **Loss to covered property caused directly by Windstorm or Hail is covered under State Farm Property Insurance Policies, but **can be subject to a separate deductible endorsement if occurring during a hurricane event.****

FE-3623        Hurricane Deductible Endorsement (MH)  
 FE-3625        Hurricane Deductible Endorsement (RDP, RCUP)  
 HO-2758        Hurricane Deductible Endorsement (HOW, HO6, HO4)  
 CMP-4715.1    Hurricane Duration Deductible Endorsement (\*Commercial Lines- AP, BR, IN, IP, OF, R1, R2, CA, CP)

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**Montana:**

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but can be subject to a separate Windstorm or Hail Deductible Endorsement.**

FE-5259.1 Windstorm or Hail Deductible Endorsement (Farm Ranch)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

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**New Hampshire:**

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but can be subject to a separate deductible if the loss occurs during a hurricane event.**

FE-3545 Named Storm Duration Deductible Endorsement (RDP)  
HO-2676 Named Storm Duration Deductible Endorsement (HOW)  
CMP 4715 Hurricane Duration Deductible (\*Commercial Lines- AP, BR, IN, IP, OF, R1,R2, CA CP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information screen.

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**New Jersey:**

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm property Insurance Policies, but can be subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

FE-3339 Hurricane Duration Deductible Endorsement (RDP)  
HO 2554 Hurricane Duration Deductible Endorsement (HOW)  
CMP-4639.1 Hurricane Duration Deductible Endorsement (\*Commercial Lines- AP, CA, BR, IN, IP, OF, R1, R2, CP)

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**New Mexico:**

- **Loss to covered property caused directly by Windstorm and Hail is covered by State Farm Property Insurance Policies, but can be subject to a separate deductible endorsement.**

FE-5269.1 Windstorm or Hail Deductible Endorsement (Farm/Ranch; RDP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

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**New York:**

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but can be subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

FE-5313      Hurricane Deductible Endorsement (RDP)  
 HO-2684      Hurricane Deductible Endorsement (HOW)  
 CMP-4644    Hurricane Deductible (CL)

These endorsements are used to indicate when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

- **Loss to covered property caused by Windstorm or Hail can be excluded** by the addition of:

FE 7326      Windstorm or Hail Exclusion Endorsement (Farm Ranch)  
 HO-2686    Windstorm Wrap-Around Endorsement (HO4)

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**North Carolina:**

- **Loss to covered property caused by Windstorm or Hail can be excluded** by the addition of:

FE-7739.2    Windstorm Exterior Paint and Waterproofing Exclusion Endorsement (HOW)  
 FE-7756.3    Absolute Windstorm and Hail Exclusion (HOW)  
 FE-8305      Windstorm and Hail Exclusion Endorsement (RDP)  
 CMP-4752.1    Windstorm or Hail Exclusion Endorsement (\*Commercial Lines- AP, BR, CA, CO, CP, IN IP, OF, R1, R2)

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but is subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

FE 5395.1    Hurricane Percentage Deductible (RDP)  
 CMP 4749    Hurricane Deductible Endorsement (\*Commercial Lines- AP, BR, IN, IP, OF, R1, R2, CA, CP)

These endorsements are used to indicate when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies, but is subject to a separate deductible endorsement if the loss occurs during a named storm event.**

FE 3545      ~~Named Storm Percentage Deductible (RDP)~~  
 FE 3350.1    Named Storm Percentage Deductible (HOW, HO6, HO4)



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**Oklahoma:**

- **Loss to covered property caused directly by Windstorm and Hail** is covered by State Farm Property Insurance Policies, **but can be** subject to a separate deductible endorsement.

FE-5269.1 Windstorm or Hail Deductible Endorsement (Farm/Ranch; RDP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

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**South Carolina:**

- **Loss to covered property caused by Windstorm or Hail can be excluded** by the addition of:

FE-7326 Windstorm and Hail Exclusion Endorsement (Farm Ranch)  
 FE-6331 Windstorm or Hail Exclusion Endorsement (RCUP)  
 FE-8305 Windstorm or Hail Exclusion Endorsement (RDP)  
 HO-2496 Windstorm or Hail Exclusion Endorsement (HOW, HO6, HO4)  
 CMP-4752.1 Windstorm or Hail Exclusion Endorsement (AP, BR, CA, CO, CP, IN, IP, OF, R1, R2)

- **Loss to covered property caused directly by Windstorm or Hail is covered by State Farm Property Insurance Policies; but is subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

~~ES-2400 Hurricane Duration Deductible Endorsement (HOW)~~ **Discontinued 12/01/20**  
~~FE-3321.1 Hurricane Duration Deductible Endorsement (RCUP)~~  
 FE-3322.1 Hurricane Duration Deductible Endorsement (~~HOW~~, RDP)  
 HO-2450 Hurricane Duration Deductible Endorsement (HOW)  
 HO-2494 Hurricane Duration Deductible Endorsement (HO6, HO4)  
~~HO-2496~~ **2696.1** Hurricane Deductible Information Message Endorsement (HOW, HO6, HO4)  
~~CMP-4716.4~~ **2** Hurricane Duration Deductible Endorsement (\*Commercial Lines AP, BR, IN, IP, OF, R1 R2, CA, CP)

These endorsements are used to indicate when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

- The following endorsement informs policyholders there is a separate deductible for named storms or wind/hail losses that could result in high out of pocket expenses.

FE-5365.1 Hurricane Deductible Information Message Endorsement (RDP)

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**Texas:**

- **Loss to covered property caused directly by Windstorm or Hail is covered under State Farm Property Insurance Policies; but can be excluded by the addition of:**

- FE-5315 Windstorm or Hail Exclusion Agreement Endorsement (~~HOW, HO Basic, HO6, HO4, MH~~)
- FE-8443 Windstorm or Hail Exclusion Agreement Endorsement (RDP)
- FE 8660 Windstorm of Hail Exclusion Agreement Endorsement (Farm Ranch)
- CMP-4751 Exclusion Windstorm or Hail (\*Commercial Lines AP, CA, CO, BR, IN, IP, OF, R1, R2, CP)
- HO-2721 Windstorm or Hail Exclusion Agreement Endorsement (HOW, HO6, HO4 ~~eff 1-1-19~~)
- HO-3721 Windstorm or Hail Exclusion Agreement Endorsement (Homeowners Basic)

- A separate **Deductible may apply for loss to covered property caused by Windstorm or Hail.** It is shown only in the Deductible field in the Forms, Options and Endorsement field of the Insurance Inquiry Policy Information Screen and not by an endorsement

- CMP-4849 Windstorm or Hail Deductible (\*Commercial Lines- AP, CA, CO, BR, IN, IP, OF, R1, R2, CP)

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**Virginia:**

- **Loss to covered property caused directly by Windstorm or Hail is covered under State Farm Property Insurance Policies, but may be subject to a separate deductible endorsement if the loss occurs during a hurricane event.**

- FE-3317.1 Hurricane Duration Deductible Endorsement (RDP)
- HO-2713 Hurricane Duration Deductible Endorsement (HOW)
- CMP 4715.1 Hurricane Duration Deductible Endorsement (\*Commercial Fire- AP, BR, IN, IP, OF, R1, R2, CA, CP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

This endorsement can be added to Homeowner and Rental Dwelling policies. A 2% deductible is required in some coastal areas.

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**Wyoming:**

- **Loss to covered property caused directly by Windstorm and Hail is covered by State Farm Property Insurance Policies, but can be subject to a separate deductible endorsement.**

- FE-5269.1 Windstorm or Hail Deductible Endorsement (Farm/Ranch; RDP)

This endorsement is used to identify when there is a separate deductible. The deductible amount (%) is shown in the Deductible field on the Insurance Inquiry Policy Information Screen.

Chart below:

\*\*\*\*Chart for Commercial Insurance Property Types\*\*\*\*\*

Risk Type	Description	Risk Type	Description
AP	Apartments	IN	Institutional (Excl. Religious Org.)
BR	Builders' Risk	IP	Industrial and Processing
CA	Residential Condominiums	OF	Professional Office and Banks
CO	Contractors	R1	Retail, Wholesale, and Service
CP	Religious Organization	R2	Business (Other)