

Windstorm Or Hail Deductible

The Joint Insurance Association's Homeowners, Dwelling and Commercial programs provide for separate deductibles for Windstorm or Hail damage.

Windstorm or Hail deductibles under the Association's Dwelling and Homeowners program are applied as fixed dollar deductibles, and under the Commercial program are applied as percentage deductibles.

If your policy is written under our Commercial program with a windstorm or hail percentage deductible it means that, if a loss is a result of Windstorm or Hail, your deductible for a covered loss will be determined by multiplying the dollar amount of your Coverage A – Building Limit of Liability by this percentage.

In some cases, the Association will require that a Windstorm or Hail deductible be added to a tentative binder or policy. Some of the conditions are:

- If the Dwelling/Building (Coverage A) is within 200' of water (*Note) or in Ocean City, Maryland (on the island) a Windstorm or Hail Deductible will be applied. Under the Association's Dwelling and Homeowners programs a fixed \$5,000 windstorm or hail deductible will be applied. Under the Association's Commercial program a 5% of the Coverage A building limit up to \$100,000 will be applied, windstorm or hail deductibles for building limits in excess of \$100,000 will be applied at underwriter's discretion.
- If Dwelling/Building has trees in contact with the dwelling, or overhanging the dwelling or is situated within a wooded area a Windstorm or Hail Deductible may be applied.
- If the Dwelling/Building has deteriorating / missing siding and/or roof shingles (material) an increased Windstorm or Hail Deductible may be applied.

Note:

- Within 200' of water is defined as the Atlantic Ocean, Chesapeake Bay and their tributaries.

If you have any additional questions, please contact your Producer or the Association.