



# LEGISLATIVE POSITION

Professional Insurance Agents of New York State Inc.

## Support standards for hurricane windstorm deductible triggers

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PIANY supports this legislation that would help promote better understanding of the applicability and amount of hurricane windstorm deductibles in homeowners and dwelling fire policies by establishing reasonable standards for the operation of hurricane windstorm deductible triggers.

**Memorandum in support of: A.3283—by M. of A. Weisenberg—passed Assembly S.3387—by Sen. LaValle**

LEGISLATIVE  
REPRESENTATIVE  
Allison Lee

### **AN ACT to amend the Insurance Law, in relation to homeowners insurance deductible triggers.**

DIRECTOR OF  
GOVERNMENT/  
INDUSTRY AFFAIRS  
Matthew F. Guilbault, Esq.

The consumer protection measure would require the superintendent to establish reasonable standards for uniformity in the triggering and operation of hurricane windstorm deductibles to promote clear understanding and a reasonable and actuarially appropriate apportionment of hurricane risk between insurers and policyholders.

EXECUTIVE  
DIRECTOR  
Diane Fowler

This bill would help homeowners distinguish between **deductible amounts** which, thanks to existing law, people readily understand and **when deductibles will apply (triggers)**—a multi-part verbal formula that differs from company to company. **PIANY believes companies should have discretion over deductible amounts, but that there should be greater standardization in their triggers.** Passage of this legislation would achieve this standardization.

It is estimated that some 95 percent of policyholders are unaware that different insurance companies have different windstorm triggers. This comes as no surprise when one examines the myriad of hurricane and windstorm deductible triggers currently approved and in effect in New York state (see attached chart). The next coastal storm to hit New York will result in rightful outrage from consumers over this complicated puzzle of windstorm insurance deductible triggers. Homeowners deserve certainty in the coverage provided by their insurance policies. The storms we experienced last March demonstrated vast inconsistencies among carriers and policies with regard to the triggers and deductibles in claims related to storms.

A storm affecting New York's coastal areas will reveal inconsistencies that will cause a public outcry over lack of foresight by policy makers. Adjoining homeowners with seemingly identical coverages will be affected quite differently in the absence of this standardization. In fact, the New York State Insurance

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Department has recognized and articulated this fact in their coastal homeowners insurance coverage reform package, which contained a proposal to standardize deductible triggers consistent with this proposal. [WRYNN: KEEP COASTAL INSURANCE AFFORDABLE, AVAILABLE, ISSUED 9/22/2010.]

Some companies currently apply a windstorm deductible to any wind damage, even if not caused by a hurricane, while offering homeowners little premium credit in return for the reduced risk the insurer then bears.

This bill will not, contrary to the assertions of certain carriers, affect the stability of the coastal marketplace in any way. Nor is it a reflection of the current stability (or instability) of the market. It does not affect the ability of carriers to impose hurricane deductibles, or even govern in any way what those deductibles are. It merely, but importantly, seeks to standardize the triggers that define when those deductibles take effect to ensure that adjoining property owners have their claims paid and their deductibles assessed in a fair and stable manner.

For all of the reasons cited above, we support the passage of this critically important legislation.

5/11

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT WINDSTORM DEDUCTIBLES: REVISED AS OF 09/01/2009**

<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
AAIS	Optional, See Note A  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 2 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS.	See Note A.
ACA Insurance Company	1%  The deductible amount applies to the dwelling's insured value of the dwelling.	% deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared Category 2, 3, 4 or 5 hurricane.  Fixed dollar AOP deductible applies to Category 1 hurricane.	Richmond, Kings, Queens, New York, Bronx, Nassau, Suffolk and Westchester Counties.
AIG – Private Client Group  American International Insurance Company (Standard)  AIG Premier Insurance Company (Premier)  AIG Preferred Insurance Company (Preferred)	This hurricane deductible is a flat \$ amounts: \$25,000 & \$10,000, depending upon distance from shore.  The deductible amount applies to the dwelling's insured value of the dwelling.	Applies in the event of direct physical loss to property by hurricane that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared by NWS as Category 1, 2, 3, 4 or 5.	\$25,000 deductible within 1 ml. of south shore for Nassau and Suffolk counties.  \$10,000 deductible within 1 ml. of north shore for Nassau and Suffolk counties.

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Allstate	5% for the coastal areas except Westchester.  For Westchester – 0%, 3% or 5% - depending on zip code of insured property.  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable to a windstorm loss that occurs during the following time period: a) beginning 24 hours prior to the time that a wind speed exceeding 100 mile per hour occurs in any part of NYS during a hurricane, as estimated by the National Weather Service; b) during the duration of such hurricane; and c) ending 12 hours after the last time the National Weather Service declares that the hurricane has been downgraded to a tropical storm.	Staten Island, Bronx Queens, New York, Brooklyn, Nassau and Suffolk and Westchester.
American International Insurance Company,  (Private Client Group)	2%  The deductible amount applies to the dwelling's insured value of the dwelling.  - \$25,000 deductible for South shore of Suffolk - \$10,000 for North shore of Suffolk County	Category 2	Nassau and Suffolk counties within 1 mile of the North or South Shore (Long Island South or Atlantic Ocean).
American Modern Home	\$500 The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 2 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS.	Staten Island, Bronx Queens, Westchester, Brooklyn, Nassau and Suffolk
Am Motorists	5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 2 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS.	Staten Island, Bronx Queens, New York, Brooklyn, Nassau and Suffolk.

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Atlantic Mut.	5% applicable within 1000 feet of the shore or on a barrier island and 2% for the rest of Long Island. The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 2 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS.	Nassau and Suffolk.
Balboa	5% applicable up to 1 mile from the coastal areas and 2% applicable from 1 mile to the rest of the coastal areas.  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable to a windstorm loss if, according to the National Weather Service, a Category 2, 3, 4 or 5 hurricane makes landfall anywhere in New York State within 12 hours before or 12 hours after the windstorm loss.	Bronx, Kings, Queens, Nassau, Suffolk, Richmond and Westchester counties.
Bankers Standard Insurance Company	(2%) in Nassau and Suffolk counties; except 5% for homes within 1 mile of the south shore. The deductible amount applies to the dwelling's insured value of the dwelling.	The catastrophe windstorm deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in New York State as a declared Category 2, 3, 4 or 5 hurricane. "Declared" means declared by the National Weather Service.	Richmond, Queens, Bronx, Kings, New Rochelle-Westchester, Mt Vernon -Westchester, Nassau, Suffolk counties
CastlePoint Insurance	5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible applies to windstorm loss that occurs within a period 12 hours before or 12 hours after the storm makes landfall anywhere in NYS as declared by the National weather Service to be a Category 1 hurricane or higher for Standard Tier and Category 2 or higher for Preferred Tier.	Richmond, Queens, Kings, Bronx, Nassau and Suffolk County.

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Chubb	5% mandatory hurricane deductible to be applicable up to 1 mile on the North Shore of Nassau & Suffolk & up to 5 miles on the South Shore of Nassau and Suffolk.  The deductible amount applies to the dwelling's insured value of the dwelling.	Category 1 hurricane Trigger.	Nassau and Suffolk.
Cigna Ind & Ind Co. of North America	3%  The deductible amount applies to the dwelling's insured value of the dwelling.	The hurricane deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared the National Weather Service to be category 1,2,3,4 or 5 hurricane.	Nassau, Suffolk, Brooklyn, & Queens.
Cigna - applicable to the rest of the companies other than those approved for the Special LI Program	3% -  The deductible amount applies to the dwelling's insured value of the dwelling.	Category 1 or higher hurricane	Applicable within 2500 feet of an ocean, sound, bay or similar body of water in the following counties: Nassau and Suffolk Kings, Queens, Richmond, Westchester and Bronx
Clarendon	Optional hurricane deductibles, ranging from 2%, 5% & 10%.  The deductible amount applies to the dwelling's insured value of the dwelling.	Trigger is a category 2 hurricane, making landfall in NYS.	Available only for the coastal areas

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CNA Companies	<p>5% &amp; 3%</p> <p>5% for risks located 1 mile or less from the shore of the entire counties of Queens, Kings, Richmond New York and Bronx and the entire Southern Shore of Nassau county and Suffolk county, including the forks and the Northern Shore of Suffolk east of and including zip code 11778. 3% for risk located in the remainder of the above mentioned areas and for risks located within 1500 feet from shore in Westchester county.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>Category 2 or higher hurricane as designated by the National Weather Service, at the time it impacts anywhere in New York.</p>	<p>Brooklyn, Queens, Westchester, Nassau, Suffolk, Bronx, Richmond, &amp; New York counties.</p>
Colonial Penn	<p>See Note A.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>The deductible is applicable to a windstorm loss if, according to the National Weather Service, a Category 2, 3, 4 or 5 hurricane makes landfall anywhere in New York State within 12 hours before or 12 hours after the windstorm loss.</p>	<p>See Note A.</p>



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Delos Insurance Company (Introductory HO filing)	2% and 5%  The deductible amount applies to the dwelling's insured value.	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 1 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS.	2% - New York, Bronx, Westchester, and located within 3 miles of the coast.  5% - Richmond, Queens, Kings, Nassau, Suffolk, and located within 3 miles of the coast.
Economy Premier Assurance Company	Bronx: 3% Kings: 5% within 1 mile of coast; 3% elsewhere  Nassau: 5% within 1 mile of coast; 3% elsewhere  New York: 3% Queens: 5% within 1 mile of coast; 3% elsewhere  Richmond: 3% Suffolk 5% within 1 mile of coast; 3% elsewhere  Westchester: 3%; selected zip codes: 2% selected zip codes: All other peril deductible elsewhere.	Category 1  1. beginning 12 hours prior to the time that a wind speed exceeding 74 miles per hour occurs in any part of New York State during a hurricane, as estimated by the NWS. 2. during the duration of such Hurricane 3. and ending 12 hours after the last time the NWS declares that the hurricane has been downgraded to a tropical storm.	Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, Cities of Yonkers, Remainder of Westchester County (excluding zip codes 10511, 10535, 10547, 10548, 10566, 10567 and 10588).
Electric	2% The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible will apply when a windstorm loss occurs within a period of 12 hours before and 12 hours after a Category 2 hurricane or higher, as determined by the National Weather Service, makes landfall anywhere in NYS.	Brooklyn, Queens, Staten Island, Bronx, Nassau and Suffolk.

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Empire	<p>5% for risks up to 1 mile of the south shore of LI and within 1000 feet of the north shore of LI and Westchester. A 3% will apply to the remainder of the Bronx, Brooklyn, New York, Queens, Richmond, Nassau and Suffolk counties.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>The deductible applies to losses which occur as a result of either: a) a Category 1 or higher hurricane making landfall in NYS, or b) a hurricane making landfall outside of NYS, but which is determined by the National Weather Service to be a Category 1 or higher hurricane force winds in the area within NYS in which the losses occur.</p>	<p>Brooklyn, Queens, Westchester, Nassau, Suffolk, Bronx, Richmond, &amp; New York counties.</p>

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Encompass	<p>A 5% hurricane deductible will be mandatory for risks located 1 mile or less from shore of the following areas:</p> <p>I. The counties of Queens, Kings, Richmond, New York and Bronx.</p> <p><u>II. The entire southern shore of Nassau County, but not the northern shore.</u></p> <p>III. The entire southern shore of Suffolk County, the shore in the Suffolk County forks, and the northern shore of Suffolk County east of and including zip code 11778.</p> <p>A 3% hurricane deductible will be mandatory for risks located in Kings, Queens, Nassau and Suffolk (Long Island), New York, Richmond (Staten Island) and Bronx counties not having a 5% hurricane deductible as defined in above.</p> <p>For risks located 1,500 feet or less from shore: (Applicable to Westchester County only) A 3% hurricane deductible will be mandatory. The deductible amount applies to the dwelling's insured value of the dwelling.</p>	Category 2 or higher hurricane as designated by the National Weather Service, at the time it impacts anywhere in New York.	Brooklyn, Queens, Westchester, Nassau, Suffolk, Bronx, Richmond, & New York counties.

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Farm Family Casualty Insurance Company Homeowners' Program -	1% and 2%  The deductible amount applies to the dwelling's insured value of the dwelling.	Applies to loss to property caused by wind, wind gusts, rain, tornadoes, or cyclones during a catastrophic windstorm occurrence (time period that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS and is declared by the National Hurricane Center of the NWS as a Category 2, 3, 4, or 5 hurricane.	1% (but not less than \$1,000) - Kings, Queens, Richmond, Bronx and Westchester counties 2% (but not less than \$2,000) - Nassau and Suffolk counties.
Farmers New Century,	Band I 5% Band II 2% Band III 1% Band IV no special deductible  The deductible amount applies to the dwelling's insured value of the dwelling.	Applies to windstorm loss within a period of 12 hrs. before or 12 hrs. after the storm which caused the loss makes landfall anywhere in New York State as declared by NWS as Category 2 or higher hurricane.	Suffolk, Nassau, Queens, Kings, Richmond and Westchester counties.
Fireman's Fund	2% or 1%.  5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible applies to losses which occur as a result of either: a) a Category 1 or higher hurricane making landfall in NYS, or b) a hurricane making landfall outside of NYS, but which is determined by the National Weather Service to be a Category 1 or higher hurricane force winds in the area within NYS in which the losses occur.	Mandatory 2% for Nassau and Suffolk. Mandatory 1% for SI, Queens, & Brooklyn.  Mandatory 5% on risks located within 3 miles of the Atlantic Shore in Suffolk and Nassau counties. For the remainder of these risks in these territories (those located more than 3 miles away from the Atlantic Shoreline), the Mandatory Deductible will remain at 2%.

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First Liberty Ins. Corp	2% and 5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The mandatory hurricane deductible applies to a windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared by the National Weather Service to be a Category 2 hurricane or higher; or makes landfall outside of NYS, but which is determined by the National Weather Service to be a Category 2 or higher hurricane force winds in the area within NYS in which the loss occur.	<p>Policies effective prior to 9/11/2006: A 5% mandatory hurricane deductible will apply to all properties located within one mile of the coastline on the South-shore only of Kings, Nassau, Queens, and Suffolk counties. 2% mandatory hurricane deductible will apply to all other properties located in Kings, Nassau, Queens, and Suffolk counties. 2% mandatory deductible will apply to all properties located in Richmond County.</p> <p>New business policies effective between 9/11/2006 and December 10, 2006: 5% mandatory hurricane deductible will apply to all properties located in Nassau and Suffolk counties. 5% mandatory hurricane deductible will apply to all properties located within one mile of the coastline in Bronx, Kings, New York, Queens, Richmond, and Westchester counties</p> <p>For new business effective on or after December 11, 2006: A mandatory 5% hurricane deductible will apply to all policies in Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties.</p>
Gen Accident	See note A.  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable to windstorm loss to covered property, that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in New York State as declared to be a Category 2, 3, 4 or 5 hurricane by the National Weather Service.	See Note A.

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General Casualty Company of Wisconsin	5%  For the Windstorm Deductible –New York Catastrophe Percentage and Non-Catastrophe Fixed dollar.  The deductible amount applies to the dwelling’s insured value of the dwelling.	Windstorm losses that occur within a period of 12 hours before or 12 hours after a storm that causes a loss that makes landfall anywhere in New York state as a declared Category 2, 3, 4, or 5 hurricane.	For all dwellings located in Bronx, Kings, Nassau, Queens, Richmond, Suffolk, and the cities of Larchmont, Mamaroneck, Mount Vernon, New Rochelle, Port Chester and Rye in Westchester County.
Greater NY Mut. & Ins. Co. of Greater NY	3%  The deductible amount applies to the dwelling’s insured value of the dwelling.	Category 2 hurricane.	3% hurricane deductible to be applicable to all risks located within 2500 feet and 1000 feet from the waterfront in Brooklyn, Queens, Nassau and Suffolk.
Hanover Ins Co	HO-4 Wrap Around Endorsement for risks less than 1 mile.  5% and 2% applies to risks 1 to 3 miles and greater.  The deductible amount applies to the dwelling’s insured value of the dwelling.	Applies to windstorm loss that occurs within a period of 12 hrs before or 12 hrs after the storm, which caused the loss, makes landfall anywhere in NYS as a declared Category 2, 3, 4, or 5 hurricanes.	For Nassau and Suffolk Counties: a 5% windstorm deductible for risks located 1 to 3 miles or greater from distance to nearest shore line.  HO-4 Windstorm Wrap Around endorsement for risks located less than 1 mile form the distance to nearest shore line.  For Kings, New York, Bronx, Queens, Richmond and Westchester Counties: 2% Windstorm deductible for risk located 1 to 3 miles and greater from distance to nearest shore line.  HO-4 Windstorm Wrap around endorsement for risks less than 1 mile from distance to nearest shore line.

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Harleysville Ins. Company of NY	5% The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable to a windstorm loss if, according to the National Weather Service, a Category 1, 2, 3, 4 or 5 hurricane makes landfall anywhere in New York State within 12 hours before or 12 hours after windstorm loss to covered property first occurs.	Brooklyn, Queens, Nassau, Suffolk & Richmond.
Harleysville-Worcester	5% The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable to a windstorm loss if, according to the National Weather Service, a Category 1, 2, 3, 4 or 5 hurricane makes landfall anywhere in New York State within 12 hours before or 12 hours after windstorm loss to covered property first occurs.	Brooklyn, Queens, Nassau, Suffolk & Richmond.
Hartford	5% & 2%. The deductible amount applies to the dwelling's insured value of the dwelling.	The hurricane deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared by the National Weather Service to be a category, 2, 3, 4 or 5 hurricane or creates hurricane force winds of category 2 or higher, as determined by the National Weather Service, anywhere in the county within NYS in which the covered property is located.	5% hurricane deductible applicable within 2 miles of the south shore or within 1 mile of the north shore in Suffolk, Nassau, Brooklyn, Queens and Staten Island counties. In other areas of these counties, a mandatory 2% hurricane deductible is required.

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Holyoke Mutual in Salem	Based on Coverage A limit: \$124,000 & Under N/A \$125,000-\$300,000 \$2,500 \$300,001-\$600,000 \$5,000 \$600,001-\$\$1,000,000 \$7,500 \$1,000,000 & Over \$10,000  The deductible amount applies to the dwelling's insured value of the dwelling.	Hurricane deductible applies to a hurricane loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as a declared Category 2, 3, 4 or 5 hurricane by the National Weather Service.	2,500 ft from south areas along the shore of Kings, Queens, Richmond and Suffolk counties. 1,000 ft. from north shore areas along the shores of Bronx, Nassau, Westchester and Suffolk counties.
Homesite Ins Co. of NY	<u>AIG Transfers:</u> \$500, \$1000, 2% and 5%	Hurricane deductible applies to a hurricane loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as a declared Category 2, 3, 4 or 5 hurricane by the National Weather Service.	<u>AIG Transfers:</u> \$500, \$1000, 2% and 5% applicable in Nassau or Suffolk counties within one mile of the North or South Shore (Long Island South) or the Atlantic Ocean)
Homesite Insurance Company of NY	<u>All Other Policies:</u> 2% and 5%. The deductible amount applies to the dwelling's insured value of the dwelling.	Hurricane deductible applies to a hurricane loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as a declared Category 2, 3, 4 or 5 hurricane by the National Weather Service.	<u>All Other Policies:</u> Richmond, Queens, New York, Bronx, Kings, Nassau and Suffolk counties and specific zip codes in Westchester County

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ISO	Optional See Note A  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 2 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS.	See Note A.
Kansas City Fire & Marine	3% and 5%, depending on distance from shore.  The deductible amount applies to the dwelling's insured value of the dwelling.	Category 2	Westchester: 1,500' or less from shore = 3%; 1 ml. or less from shore in following areas: Queens, Kings, Richmond, New York and Bronx, entire southern shore of Suffolk County, the Suffolk County forks and northern shore of Suffolk County east of and including zip code 11778 = 5%; All other areas in the above counties (except Westchester county) = 3%.
Kemper Group	2% & 5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 2 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS.	5 NYC boroughs, Nassau, Suffolk and Westchester counties

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Kemper Independence Insurance Co.	3% and 5%	<p>Applies to windstorm loss that occurs in the time period:</p> <ul style="list-style-type: none"> <li>- Beginning 12 hours prior to the time hurricane force winds are measured at any NWS site in the state;</li> <li>- Continuing for the time period during which the hurricane conditions exist anywhere in the state;</li> <li>- Ending 12 hrs after the last time the National Hurricane Center of the NWS declares that the hurricane has been downgraded to a tropical storm, as defined by the NWS.</li> </ul> <p>If a hurricane produces a <b>minimum hurricane wind speed at any NWS</b> measuring site in the county in which the dwelling is located, this deductible will apply.</p>	<p>5%:</p> <ul style="list-style-type: none"> <li>- 1000' of the shore in Richmond</li> <li>- 2500' of the northern shore of LI; and</li> <li>- 1 mile of the southern shore of LI.</li> </ul> <p>3%:</p> <ul style="list-style-type: none"> <li>- Nassau, Suffolk, Queens, Kings, New York, Bronx, Richmond Counties where the 5% deductible is not required; and</li> <li>- Within 2 miles of the shore in Westchester County.</li> </ul>
Lancer	<p>See Note A.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>The deductible shall be activated only in the event a Category 2 Storm, as defined by the National Weather Service, makes landfall within the geographic boundaries of the State of New York and shall apply only to losses as a result of that storm for damage and loss covered under the peril of windstorm.</p>	See Note A.

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Liberty Mut.	5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The mandatory hurricane deductible applies to a windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared by the National Weather Service to be a Category 2 hurricane or higher; or makes landfall outside of NYS, but which is determined by the National Weather Service to be a Category 2 or higher hurricane force winds in the area within NYS in which the loss occur.	The 5% hurricane deductible is applicable to all properties located in the counties of Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester.
Merchants Mutual Insurance Company	Adopted ISO's deductible with the exception of a mandatory \$500 windstorm deductible for the affected areas.  The deductible amount applies to the dwelling's insured value of the dwelling. 3% and 5%	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 1 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS.	5% - within 1 mile of the south shore in Nassau, Suffolk, Queens, Kings, Bronx, New York and Richmond Counties; - any property east of East Hampton on the South Branch of LI; and - any property east of Southold on the North Fork of LI.  3% - within 1 ml of the shore in Westchester County; and - remainder of properties located in Nassau, Suffolk, Queens, Kings, Bronx, New York and Richmond Counties.
Merchants Mutual of NH	Adopted ISO's deductible with the exception of a mandatory \$500 windstorm deductible for the affected areas.  The deductible amount applies to the dwelling's insured value of the dwelling.  3% and 5%	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 1 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS.	5% - within 1 mile of the south shore in Nassau, Suffolk, Queens, Kings, Bronx, New York and Richmond Counties; - any property east of East Hampton on the South Branch of LI; and - any property east of Southold on the North Fork of LI.  3% - within 1 ml of the shore in Westchester County; and - remainder of properties located in Nassau, Suffolk, Queens, Kings, Bronx, New York and Richmond Counties.

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Mercury Casualty	<p>Category 1 hurricane applies to a flat \$1,000</p> <p>Category 2 or higher hurricane applies to a 3%.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	The deductible is applicable to a windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm, which caused the loss, makes landfall anywhere in New York State as declared Category 2, 3, 4 or 5 hurricane.	Bronx, Kings,, Queens, Richmond, Nassau, and Suffolk
Metropolitan P&C Economy Premium Assurance Co.	<p>2%, 3%, 5%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>Category 1</p> <p>1. beginning 12 hours prior to the time that a wind speed exceeding 74miles per hour occurs in any part of New York State during a hurricane, as estimated by the NWS.</p> <p>2. during the duration of such Hurricane</p> <p>3. and ending 12 hours after the last time the NWS declares that the hurricane has been downgraded to a tropical storm.</p>	Bronx, New York, Richmond: 3% Kings, Queens, Nassau, Suffolk: 5% within 1 mile of coast; 3% elsewhere Westchester: 3% selected zip codes; 2% selected zip codes; and AOP deductible elsewhere.
National General	<p>1%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	The deductible is applicable to a windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm, which caused the loss, makes landfall anywhere in New York State as declared Category 2, 3, 4 or 5 hurricane by the National Weather Service.	LI South Shore, Bklyn, Queens, SI, and LI Forks.
National Grange	<p>2%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	The deductible is applicable to a windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm, which caused the loss, makes landfall anywhere in New York State as declared Category 2, 3, 4 or 5 hurricane by the National Weather Service.	Long Island

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Nationwide Fire Ins Co	2%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible applies in the event of a loss caused by any one storm declared to be a hurricane by the National Hurricane Center/Tropical Prediction Center; and makes landfall in NYS or contiguous states; and causes loss in NYS while it is a hurricane or throughout any subsequent downgrades in storm status by the National Hurricane Center/Tropical Prediction Center, until it is no longer a tropical storm.	Bronx, Kings, NY, Queens, Richmond, Westchester, Suffolk, & Nassau Counties.
Nationwide Property & Casualty Ins co  Nationwide Mutual Fire Insurance	5%  The deductible amount applies to the dwelling's insured value of the dwelling.	Category 2  The deductible applies in the event of a loss caused by any one storm declared to be a hurricane by the National Hurricane Center/Tropical Prediction Center; and makes landfall in NYS or contiguous states; and causes loss in NYS while it is a hurricane or throughout any subsequent downgrades in storm status by the National Hurricane Center/Tropical Prediction Center, until it is no longer a tropical storm.	Bronx, Kings, Nassau New York, Queens, Richmond and Suffolk Counties and zip codes 10538, 10543, 10573, 10580, 10803, 10805, in Westchester County.
NY Casualty	1%  The deductible amount applies to the dwelling's insured value of the dwelling.	The hurricane deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared by the National Weather Service to be a category 1,2,3,4 or 5 hurricane.	Kings, Queens, Richmond, Suffolk, & Nassau Counties.
NY Central Mut.	3% & %5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared by the National Weather Service to be a Category 2, 3, 4, or 5 hurricane.	3% - Applicable to Kings, Queens, Richmond, New York, Nassau County and within 1500 feet from the shore in Westchester County.  5% - Applicable in Suffolk County.

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Norfolk & Dedham	5%, 2% or 1%, depending from the distance from shore.  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible applies to losses which occur as a result of either: a) a Category 1 or higher hurricane making landfall in NYS, or b) a hurricane making landfall outside of NYS, but which is determined by the National Weather Service to be a Category 1 or higher hurricane force winds in the area within NYS in which the losses occur.	Long Island, Westchester, Brooklyn and Queens : 0-1 mile = 5% 1-2 miles = 2% over 3 miles = 1%
Occidental F & C	5% Category 1 & 3% Category 2  The deductible amount applies to the dwelling's insured value of the dwelling.  5%, Category 1 for risks located 2500 feet from the north shore of Nassau, Suffolk, and Queens; 2500 feet from the shore of the Bronx and Westchester; 1 mile from the south shore of Nassau, Suffolk, Queens, Kings and Richmond; and throughout the following zip codes in Suffolk County: 11935, 11939, 11944, 11948, 11952, 11957 11958, 11964, 11937, 11946, 11954, 11963, 11968, 11976, 11965 and 11971.  3%, Category 2 for all remaining risks in the applicable territories	The 5%, Category 1 deductible will apply to such loss caused by a hurricane windstorm to an insured location during the following time period: <ul style="list-style-type: none"> <li>a) beginning 24 hours prior to the time that a wind speed exceeding 73 miles per hours that occurs in any part of the state of New York during a hurricane, as estimated by the National Weather Service;</li> <li>b) during the duration of such hurricane; and</li> <li>c) ending 12 hours after the last time the National Weather Service declares that the hurricane has been downgraded to a tropical storm.</li> </ul> The 3 %, Category 2 deductible will apply to such loss caused by a hurricane windstorm to an insured location during the following time period: <ul style="list-style-type: none"> <li>a) beginning 24 hours prior to the time that a wind speed exceeding 95 miles per hours that occurs in any part of the state of New York during a hurricane, as estimated by the National Weather Service;</li> <li>b) during the duration of such hurricane; and</li> <li>c) ending 12 hours after the last time the National Weather Service declares that the hurricane has been downgraded to a tropical storm.</li> </ul>	Nassau, Suffolk, Kings, Queens, Bronx, Richmond, New York and Westchester.

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Ocean Harbor Casualty	2% and 5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 1 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS	2% - New York, Bronx, Westchester, and located within 3 miles of the coast.  5% - Richmond, Queens, Kings, Nassau, Suffolk, and located within 3 miles of the coast.
One Beacon	3% and 5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared by the National Weather Service to be a Category 2, 3, 4, or 5 hurricane.	Long Island, Staten Island, Queens, Bronx, Brooklyn and NY.  3% for dwellings located in Richmond, Queens, Bronx, Kings and Nassau Counties. 5% for all dwellings located in Suffolk County
Peerless Insurance Company	Mandatory 5%  The company will continue to write new business if the distance is greater than one mile from shore, and between 2,500 feet and one mile from the shore if the risk elevation is greater than 15 feet.	Category 2  The hurricane deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared by the National Weather Service to be a Category 2, 3, 4 or 5 hurricane.	5% in territories of Richmond, Queens, Bronx, Kings, Suffolk, Nassau.  2% in Westchester County if the insured dwelling is less than two(2) miles from the coast
Pennsylvania General	\$1000, 3% & 5%.  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared by the National Weather Service to be a Category 2, 3, 4, or 5 hurricane.	3% for Kings, Queens, Nassau, Richmond and the Bronx and a 5% for and Suffolk counties and 3% within one mile in Westchester county for forms HO-2 and HO-3.  For forms <b>HO-4</b> and <b>HO-6</b> , a \$1,000 deductible will be applied in the counties of Westchester, Kings, Queens, Richmond, Nassau, Suffolk and the Bronx.
Property & Casualty of Hartford	5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible applies to losses which occur as a result of either: a) a Category 2 or higher hurricane making landfall in NYS, or b) a hurricane making landfall outside of NYS, but which is determined by the National Weather Service to be a Category 2 or higher hurricane force winds in the area within NYS in which the losses occur.	Staten Island, Queens, Brooklyn, Nassau and Suffolk.

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Providence Washington	1%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared by the National Weather Service to be a Category 1, 2, 3, 4, or 5 hurricane.	See Note A.
Prudential	2%, 3% and 5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable to a windstorm loss caused by winds in New York from at least a Category 2 hurricane as classified by the National Weather Service.	2% for Bronx and Westchester Counties; For the remainder of the Coastal areas: a 3% beyond one mile of southern shoreline; or a 5% in the Forks of Suffolk County and within 1 mile of the southern shoreline.
Quincy Mutual (Introduction of mandatory hurricane deductible)	Same as ISO (except differences noted in Comments). The deductible amount applies to the dwelling's insured value	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 2 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS.	Mandatory in: Richmond, Queens, New York, Bronx, Kings, Suffolk, Nassau, Westchester, Yonkers, New Rochelle, and Mount Vernon
Royal & SunAlliance,	2%  The deductible amount applies to the dwelling's insured value of the dwelling.	Category 2 Hurricane.	Nassau and Suffolk counties.
Safeco Ins. Co. of Indiana	5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable when a hurricane produces a minimum wind speed of 74 mph at any National Weather Service measuring site in the county in which the dwelling is located. The duration of a hurricane includes the period of time beginning 12 hours prior to the time hurricane force wind speeds are measured at any National Weather Service measuring site in this state and ends 12 hours after the final announcement by the National Hurricane Center of the National Weather Service declaring the hurricane has been downgraded to a tropical storm.	Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and certain zip codes in Westchester County.

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Security of Hartford	2%  The deductible amount applies to the dwelling's insured value of the dwelling.	Category 2 hurricane making landfall in NYS.	Bronx, Kings, Queens, Richmond, New York, Suffolk, & Nassau Counties
Security Mutual Insurance Company	2%, 4% and 5% hurricane deductible  Flat \$1,000  The deductible amount applies to the dwelling's insured value of the dwelling.	The trigger is category 1 for windstorm 74 mph or greater and a Category 2 for windstorm 96 mph or greater. Depending on the wind speed the deductible varies. If Category 1 a flat \$1000 would apply. If Category 2 or higher a percentage deductible would apply.  Hurricane Deductible Duration is the period during which the hurricane deductible shall apply to any windstorm loss that occurs 12 hours before a hurricane begins resulting in category 1 hurricane force winds or hurricane force winds of a greater velocity in any coastal county, regardless of the specific location of your property, and ends 12 hours after a hurricane resulting in category 1 hurricane force winds or hurricane force winds of a greater velocity in any coastal county regardless of the specific location of your property.	Mandatory for Suffolk, Nassau, Kings, Queens and Richmond Counties.  2% Hurricane Deductible for a category 2 to 5 storm and \$1,000 hurricane deductible for a category 1 storm in the following counties; kings, Queens, and Richmond.  4% hurricane deductible for a category 2 to 5 storm and \$1,000 hurricane deductible for a category 1 storm for Nassau County.  5% hurricane deductible for a category 2 to 5 storm and \$1,000 hurricane deductible for a category 1 storm for Suffolk County.

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Sentinel	5% & 2%  The deductible amount applies to the dwelling's insured value of the dwelling.	A hurricane occurrence to which this deductible applies begins 12 hours before and ends 12 hours after the hurricane which caused the loss: <b>a.</b> Makes landfall anywhere in New York State as determined by the National Weather Service, or <b>b.</b> Makes landfall outside of New York State, but which is determined by the National Weather Service to provide Category 2 or higher force winds in the area within New York State in which the losses occur.	Kings, Nassau, Queens, Richmond and Suffolk.  5% - For policyholders risks that are located less than 1 mile from the North Shore of Long Island or less than 2 miles from the South Shore of Long Island. 2% - For policyholders who reside within the coastal territories.
Shelby Casualty	3% and 5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable to windstorm loss to covered property, that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in New York State as declared to be a Category 2, 3, 4 or 5 hurricane by the National Weather Service.	5% any property within 2,500' of the water and in certain zip codes in Kings, Queens, Nassau or Suffolk Counties.  3% properties not subject to the 5% requirement that are located in Bronx, Kings, Queens, Nassau, Richmond or Suffolk Counties.
State Farm	2% and 5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is activated if a hurricane produces a minimum wind speed of at least 74 mph (category 1) At any National Weather Service (NWS) measuring site in the county in which the dwelling is located. The deductible is applicable during the following time frame: beginning 12 hours prior to the time hurricane force wind speeds are measured at any NWS measuring site in this state, continuing for the time period during which the hurricane conditions exist anywhere in this state and ending 12 hours after the last time the NWS declares that the hurricane has been downgraded to a tropical storm.	Richmond, Queens, New York, Bronx, Kings, Nassau and Suffolk Counties: A minimum 5% hurricane deductible in combination with a minimum \$500 deductible for other peril is required.  Westchester: A minimum 2% hurricane deductible is required except in certain zip codes where a 5% deductible is required.

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Sterling Insurance Company	5%, 3% and 2% for Category 2. \$1000 for Category 1.	<p>The percentage deductible is activated for category 2 hurricanes (a cyclonic windstorm of tropical origin with winds of 96 mph or greater as set out by the Saffir/Simpson Hurricane Scale.</p> <p>The dollar deductible is activated for category 1 hurricanes (a cyclonic windstorm of tropical origin with winds of 74 mph or greater as set by the Saffir/Simpson hurricane Scale.</p> <p>The deductible applies in the event that the hurricane is determined by the NWS to be a category 1 hurricane or higher that results in category 1 force winds occurring in any coastal county regardless of the specific location of your property.</p>	<p>The mandatory hurricane deductibles will apply as follows: 5% in Suffolk, 3% in Nassau and 2% in the five boroughs for Category 2 hurricanes. \$1000 deductible for Suffolk, Nassau and the five boroughs for a category 1 hurricane.</p> <p>The property has to be located one mile or more from the ocean.</p>
TIG	<p>5% mandatory deductible one mile in the coastal areas and 2% mandatory deductible further inland.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>The deductible applies to losses which occur as a result of either: a) a Category 1 or higher hurricane making landfall in NYS, or b) a hurricane making landfall outside of NYS, but which is determined by the National Weather Service to be a Category 1 or higher hurricane force winds in the area within NYS in which the losses occur.</p>	5 NYC boroughs and Long Island.
Tower Insurance Company of New York	<p>5%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>The deductible applies to windstorm loss that occurs within a period 12 hours before or 12 hours after the storm makes landfall anywhere in NYS as declared by the National weather Service to be a Category 1 hurricane or higher for Standard Tier and Category 2 or higher for Preferred Tier</p>	Richmond, Queens, Brooklyn, Bronx, Nassau and Suffolk County

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
<p>Travelers  (NY Homesavers /High Value Homeowners)  (NY Homesaver Pgm)</p>	<p>\$1,000, 3% and 5% depending on location, distance from shore and/or Coverage A amount</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>Category 1 or Category 2: – applies if hurricane is determined by NWS to be a Category 1 or higher hurricane that results in Category 1 or higher force winds anywhere in any coastal county regardless of the specific location of insured property.</p>	<p>Category 1: \$1,000 Category 2+: 5%</p> <p>All locations in Suffolk County, certain locations in Nassau, (except 5% in all location of Nassau for NY Homesaver Pgm) Bronx, Kings, Queens, Richmond and Westchester counties depending on distance from shore.</p> <p>All Others: Coverage A amount: &lt; \$500,000 = 3% &gt;= \$500,000 = 5%</p>
<p>Tri-State Consumer</p>	<p>2% FOR Category 1 (74-95 mph) 5% for Category 2+ (96 mph or greater)</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>The deductible applies to any windstorm loss to covered property which occurs within a period of twelve hours before, or twelve hours after, the storm which caused the loss. It applies only in the event that:</p> <ol style="list-style-type: none"> <li>1. any one storm is declared to be a hurricane by the National Hurricane Center/Tropical Prediction Center; and</li> <li>2. the declared hurricane (Category 1 or greater) produces hurricane force sustained winds of 74 mph or greater: <ol style="list-style-type: none"> <li>(a) over land in the state of New York, and in the County in which the loss occurs; or</li> <li>(b) the eye of the hurricane moves on shore in the State of New York. [to losses which occur as a result of either: a) a Category 1 or higher hurricane making landfall in NYS, or b) a hurricane making landfall outside of NYS, but which is determined by the National Weather Service to be a Category 1 or higher hurricane force winds in the area within NYS in which the losses occur.</li> </ol> </li> </ol>	<p>5 NYC boroughs, Westchester, and Long Island.</p>

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Ulico	5% and 2%  The deductible amount applies to the dwelling's insured value of the dwelling.	The hurricane deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in NYS as declared by the National Weather Service to be a category 2 or higher hurricane.	The mandatory <b>5% hurricane</b> deductible is applicable to homes located in Barrier Islands, including, but not limited to Atlantic Beach, Long Beach, Island Park, Lido Beach, Fire Island Dune Road, and all island communities located in Middle Bay, East Bay South Oyster Bay and the Great South. Also, homes located on Fisher Island and Shelter Island will have the 5% mandatory hurricane deductible.  In addition, risks located in the remainder of Nassau and Suffolk counties, Richmond and Kings counties within 1000 feet of salt water will have a <b>2% mandatory</b> hurricane deductible.
Unitrin	3% and 5%  The deductible amount applies to the dwelling's insured value of the dwelling.	Applies to windstorm loss that occurs in the time period; <ul style="list-style-type: none"> <li>- Beginning 12 hours prior to the time hurricane force winds are measured at any NWS site in the state;</li> <li>- Continuing fro the time period during which the hurricane conditions exist anywhere in the state;</li> <li>- Ending 12 hrs after the last time the National Hurricane Center of the NWS declares that the hurricane has been downgraded to a tropical storm, as defined by the NWS.</li> </ul>	5%: <ul style="list-style-type: none"> <li>- 1000' of the shore in Richmond;</li> <li>- 2500' of the northern shore of LI; and</li> <li>- 1 mile of the southern shore of LI.</li> </ul> 3%: <ul style="list-style-type: none"> <li>- Nassau, Suffolk, Queens, Kings, New York, Bronx, Richmond Counties where the 5% deductible is not required; and</li> <li>- Within 1500' of the coast in Westchester County.</li> </ul>
Underwriters Rating Board (URB)	Category 1 optional hurricane deductible is a flat \$1000. The Category 2 optional hurricane deductible is 2%, 3%, 4% or 5%.  The deductible amount applies to the dwelling's insured value of the dwelling.	Category 1 storm, with the percentage deductible starting with a Category 2 storm.  The deductible applies in the event that the hurricane is determined by the NWS to be a category 1 hurricane or higher that results in category 1 force winds occurring in any coastal county regardless of the specific location of your property.	Bronx, Kings, New York, Queens, Suffolk and Westchester counties.

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Utica First	2% The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 1 hurricane, as determined by the National Weather Service, makes landfall anywhere in NYS.	Queens, Staten Island Nassau, Suffolk Bronx, Kings, and New York
Utica Mutual Insurance Company	\$5,000 if Coverage A is below \$500,000.  The remaining downstate Cat deductibles will move to a minimum deductible based on Coverage A amounts. In amounts of \$5,000, \$10,000, \$15,000 and \$20,000.	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after a Category 2 hurricane, as determined by the NWS, makes landfall anywhere in NYS.	Richmond, Queens, New York, Bronx, Kings, Suffolk, Nassau North and Nassau South.
Utica National Insurance Company of Texas	Flat dollar hurricane deductibles (\$5000, \$10,000, \$15,000 and \$20,000) depending on the Coverage A amounts.  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable when a windstorm loss occurs 12 hours before or 12 hours after any storm which produces sustained wind speeds of at least 96 miles per hour and makes landfall anywhere in New York State and is declared by the National Weather Service to be a Category 2 or higher hurricane.	Richmond, Queens, New York, Bronx, Kings, Suffolk, Nassau North and Nassau South  Less than \$500,000 - \$5000 deductible \$500,000-\$749,000 -\$10,000 deductible \$750,000-\$999,000-\$15,000 deductible \$1 million or more-\$20,000 deductible

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<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Worcester	5%  The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable to a windstorm loss if, according to the National Weather Service, a Category 1, 2, 3, 4, or 5 hurricane makes landfall anywhere in new York State within 12 hours before or 12 hours after windstorm loss to covered property first occurs.	Brooklyn, Queens, Nassau, Suffolk & Richmond.

Note A: The following are the guidelines contained in the supplement to circular letter No. 11 (1993), which was issued to all insurers writing homeowners policies informing them of standards to be followed in making filings for windstorm deductibles.