
NAMED STORM WINDSTORM DEDUCTIBLE

(Entries required to complete the Schedule will
be shown below or on the Declarations.)

Schedule

Named Storm Windstorm Deductible: \$

DEFINITIONS

The following definition is added:

"Named Storm" means a storm system that has been declared and named by the National Weather Service. The duration of the "named storm" includes the time period, in Virginia:

- a. beginning at the time a storm is designated a "named storm";
- b. continuing for the time period during which the "named storm" conditions exist anywhere in Virginia; and
- c. ending 72 hours following the termination of the last "named storm" watch or warning issued for any part of Virginia by the National Weather Service.

HOW MUCH WE PAY FOR LOSS OR CLAIM

The following is added to the Deductible provision:

Named Storm Windstorm Deductible -- This applies to Principal Property Coverages A, B, and C and all Incidental Property Coverages except Emergency Removal; Fire Department Service Charge; and Grave Markers.

The "named storm" windstorm deductible is the only deductible that applies to loss or damage caused by a "named storm". If a windstorm is not declared to be a "named storm" and there is loss or damage to covered property, the applicable deductible is the deductible that applies to loss due to windstorm.

"We" pay only that part of the loss caused directly or indirectly by windstorm that is more than the "named storm" windstorm deductible amount shown in the Schedule above.

The deductible applies per occurrence. If this policy covers more than one residence, the deductible applies separately to each residence.

The deductible applies regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events occur before, at the same time as, or after the loss caused by a "named storm".

All other "terms" of the policy apply.

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WTNT31 KWNH 121200

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PUBLIC ADVISORY NUMBER 34 FOR REMNANTS OF IDA

NWS HYDROMETEOROLOGICAL PREDICTION CENTER CAMP SPRINGS MD AL112009

400 AM EST THU NOV 10 2009

...HEAVY RAINS SWAMP EASTERN NORTH CAROLINA AND RAIN EXTENDS
NORTHWARD FROM VIRGINIA TO NEW JERSEY...

FLOOD AND FLASH FLOOD WATCHES...WARNINGS...AND ADVISORIES REMAIN
IN EFFECT ACROSS PORTIONS OF NORTH CAROLINA TO DELAWARE. COASTAL
FLOOD WATCHES AND WARNINGS ARE IN EFFECT FROM EASTERN NORTH
CAROLINA NORTHWARD TO LONG ISLAND. GALE...HIGH WIND AND STORM
WATCHES AND WARNINGS ARE IN EFFECT FROM EASTERN NORTH CAROLINA
NORTHWARD TO NEW JERSEY.

FOR INFORMATION SPECIFIC TO YOUR AREA...INCLUDING POSSIBLE WATCHES
AND WARNINGS...PLEASE MONITOR PRODUCTS ISSUED BY YOUR LOCAL
NATIONAL WEATHER SERVICE OFFICE AT WWW.WEATHER.GOV.

AT 400 AM EST...0900 UTC...THE CENTER OF REMNANTS OF IDA WAS
LOCATED NEAR LATITUDE 34.0 NORTH...AND LONGITUDE 77.0 WEST...OR 50
MILES...80 KM...EAST-SOUTHEAST OF WILMINGTON NORTH CAROLINA.

THIS LOW WILL MEANDER OFF THE NORTH CAROLINA COAST TODAY...THEN
TURN EAST ON FRIDAY AND HEAD INTO THE ATLANTIC. THE COMBINATION OF
THE LARGE SURFACE LOW SOUTH OF AN EXPANSIVE HIGH PRESSURE SYSTEM
EXTENDING EASTWARD INTO THE NORTH ATLANTIC...WILL CREATE A LONG
FETCH OF STRONG EASTERLY AND NORTHEASTERLY WINDS FROM THE VIRGINIA
COAST NORTHWARD INTO SOUTHERN NEW ENGLAND. COASTAL FLOODING IS A
SIGNIFICANT THREAT FOR THIS STORM.

MAXIMUM SUSTAINED WINDS ARE NEAR 50 MPH...80 KM/HR...WITH GUSTS TO
65 MPH...105 KM/HR.. THE MINIMUM CENTRAL PRESSURE IS 996
MB...29.42 INCHES.

SELECTED STORM TOTAL RAINFALL IN INCHES THROUGH 3 AM EST

...ALABAMA...

| | |
|----------------------|------|
| OPELIKA 11.0 S | 9.83 |
| CENTREVILLE 6SW | 6.35 |
| WARRIOR LOCK AND DAM | 6.15 |
| CLANTON | 5.69 |
| SMITHS 5NW | 5.54 |
| BREWTON 3SSE | 5.50 |
| DEMOPOLIS LOCK & DAM | 5.46 |
| ATMORE 12N | 5.41 |
| WADLEY 1WNW | 5.33 |
| BREWTON 3ENE | 5.20 |
| LAFAYETTE 2W | 5.10 |
| USFS TALLADEGA | 5.01 |

...FLORIDA...

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|-------------------------|------|
| GONZALEZ 2.5 NNW | 6.78 |
| PORT ST. JOE 0.6 SE | 6.32 |
| LAKELAND 1.5 W | 5.75 |
| CRESTVIEW/BOB SIKES | 4.53 |
| PENSACOLA RGNL ARPT | 4.07 |
| DE FUNIAK SPRINGS 12WNW | 4.02 |
| MOSSY HEAD | 4.00 |

...GEORGIA...

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|-----------------------------|------|
| COLUMBUS 15NW (GA POWER CO) | 7.25 |
| WOODBURY | 6.85 |
| COLUMBUS 11NNW | 6.48 |
| WEST POINT | 5.84 |
| TALBOTTON | 5.70 |
| MONTICELLO (WATER PLANT) | 5.70 |
| ATLANTA | 5.67 |
| COLUMBUS METRO ARPT | 5.60 |
| ROSWELL 4SSW | 5.59 |
| MORGAN FALLS DAM | 5.56 |
| COLUMBUS | 5.52 |
| HARTWELL | 5.48 |
| ATLANTA 4N-PEACHTREE CREEK | 5.47 |
| CHOESTOE (TVA) | 5.35 |
| FORT BENNING (COLUMBUS) | 5.33 |
| DALLAS 3NE | 5.22 |
| ALPHARETTA 4SSW | 5.22 |

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|----------------------|------|
| MONROE (LARC) | 5.20 |
| DORAVILLE 2NNE | 5.18 |
| WARESVILLE | 5.15 |
| NORCROSS 3SSW | 5.10 |
| CULLODEN 13SW | 5.07 |
| AUBURN 5NNW | 5.02 |
| DALLAS 7NE | 5.00 |
| ATLANTA TENNIS COURT | 5.00 |

...MISSISSIPPI...

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|---------------|------|
| WAYNESBORO 2W | 4.13 |
| WIGGINS 6E | 4.11 |

...NORTH CAROLINA ...

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|-----------------------------|------|
| BREVARD 7E | 5.61 |
| CHERRY POINT | 5.37 |
| BREVARD 1NNE | 5.00 |
| RALEIGH NWS | 4.68 |
| HENDERSONVILLE 6SW (IFLOWS) | 4.64 |
| HOGBACK (IFLOWS) | 4.41 |
| SALEM 4SSW (IFLOWS) | 4.40 |
| HIGHLAND (TVA) | 4.36 |
| FAYETTEVILLE | 4.34 |
| ROSMAN (IFLOWS) | 4.30 |
| MORGANTON 4E (AG) | 4.25 |
| HENDERSONVILLE (IFLOWS) | 4.25 |
| CONCORD 6SW | 4.24 |
| LAKE LURE | 4.18 |
| BLANTYRE | 4.12 |
| MURPHY 2NE | 4.10 |
| RUTHERFORDTON 3N | 4.00 |
| RDU AIRPORT | 3.88 |
| CHAPEL HILL | 3.72 |
| ROCKY MOUNT | 3.48 |
| GREENSBORO | 3.41 |

...SOUTH CAROLINA...

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|--------------------|------|
| CLARKS HILL 2W | 5.69 |
| CLEVELAND 4S | 5.08 |
| NORTH MYRTLE BEACH | 4.88 |
| ANTREVILLE 2N | 4.75 |

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|----------------------------------|------|
| WALHALLA | 4.68 |
| TABLE ROCK DAM | 4.68 |
| AIKEN 18SE | 4.67 |
| NEWBERRY | 4.54 |
| CLINTON | 4.44 |
| NEWBERRY | 4.38 |
| ST MATTHEWS 12NW | 4.30 |
| CALHOUN FALLS | 4.26 |
| LAURENS | 4.25 |
| GREENVILLE/SPARTANBURG AP | 4.24 |
| WALHALLA 5NW | 4.23 |
| CHAPPELLS 2NNW | 4.21 |
| ALLENDALE 2NW | 4.20 |
| TRAVELERS REST 1S | 4.19 |
| CHAPPELLS 2W | 4.13 |
| SALUDA FILTER PLANT | 4.11 |
| CLEARWATER 2SSW | 4.10 |
| LITTLE MOUNTAIN | 4.09 |
| S. RABON CREEK | 4.03 |
| LIBERTY 3W | 4.03 |
| ... | |
| ...TENNESSEE... | |
| MOUNT LECONTE | 4.11 |
| NEWPORT - FRENCH BROAD RVR (TVA) | 3.62 |
| COPPERHILL (TVA) | 3.62 |
| COSBY | 3.44 |
| GATLINBURG 2SW/PARK HQ (IFLOWS) | 3.34 |
| SEVIERVILLE/LITTLE PIGEON RIVER | 3.33 |
| DOUGLAS DAM (TVA) | 3.31 |
| GATLINBURG (TVA) | 3.17 |
| TELLICO PLAINS (TVA) | 3.10 |
| WILDWOOD (TVA) | 3.06 |
| OAK GROVE (TVA) | 3.01 |
| ... | |
| ...VIRGINIA... | |
| JONES CREEK | 5.52 |
| MARROWBONE RESERVOIR | 5.44 |
| LOWER SMITH | 5.12 |
| FAIRWOOD | 3.88 |
| BUSTED ROCK | 3.56 |

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| TINKER CREEK | 3.28 |
| SLOAN BRANCH | 3.08 |
| JONES KNOB | 3.04 |
| FERRUM | 3.04 |
| BLACKWATER | 3.00 |
| DANVILLE | 2.84 |
| LYNCHBURG | 2.63 |

ADDITIONAL HEAVY RAINS OF 3 TO 5 INCHES ARE EXPECTED OVER EASTERN NORTH CAROLINA...EASTERN VIRGINIA INTO SOUTHERN MARYLAND AND SOUTHERN DELAWARE THROUGH FRIDAY MORNING. ISOLATED TOTALS AROUND 8 INCHES ARE POSSIBLE OVER EASTERN NORTH CAROLINA INTO SOUTHEASTERN VIRGINIA.

...SUMMARY OF 400 AM EST INFORMATION...

LOCATION...34.0N 77.0W

MAXIMUM SUSTAINED WINDS...50 MPH

PRESENT MOVEMENT...NORTHEAST OR 45 DEGREES AT 10 MPH

MINIMUM CENTRAL PRESSURE...996 MB

THE NEXT ADVISORY ON THIS SYSTEM WILL BE ISSUED BY THE HYDROMETEOROLOGICAL PREDICTION CENTER AT 1000 AM EST. PLEASE REFER TO YOUR LOCAL NATIONAL WEATHER SERVICE OFFICE FOR FURTHER INFORMATION ON THIS STORM.

KOCIN

FORECAST POSITIONS

INITIAL 10/0900Z 34.0N 77.0W

12HR VT 11/1800Z 34.2N 76.9W

24HR VT 12/0600Z 34.2N 74.5W

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