

**TEXAS WINDSTORM INSURANCE ASSOCIATION**  
**Windstorm and Hail**

**CONVERSION TO FARM AND RANCH DWELLING POLICY**

The attachment of this endorsement to the Texas Windstorm Insurance Association Dwelling Policy converts the policy to a Texas Windstorm Insurance Association Farm and Ranch Dwelling Policy.

The terms and conditions of the policy are amended as follows:

- I. Under the COVERAGES section of the policy, Coverage A (Dwelling) and Coverage B (Personal Property) are deleted and replaced by the following:

**COVERAGE A (Dwelling)**

**We cover:**

1. The dwelling on the described location shown in the Declarations, used principally for dwelling purposes, including structures attached to the dwelling.
2. Materials and supplies located on or next to the described location used to construct, alter or repair the dwelling. The total limit of liability for this item is 10% of the Coverage A (Dwelling) limit of liability. This is not additional insurance and does not increase the Coverage A (Dwelling) limit of liability.
3. If not otherwise covered in this policy, building equipment and outdoor equipment including water pumps, their motors and equipment and the buildings principally housing the pumps, used for the service of the dwelling.
4. Maintenance equipment, floor coverings, window shades, refrigerators and stoves that you own as a landlord, located on the described location.
5. Private structures used in connection with the dwelling and located on the described location.

The total limit of liability for private structures used in connection with the dwelling is 10% of the Coverage A (Dwelling) limit of liability. This is not additional insurance and does not increase the Coverage A (Dwelling) limit of liability. We do not cover other structures used for farm and ranch or business purposes.

## **COVERAGE B (Personal Property)**

### **We cover:**

Personal property owned or used by you or members of your family residing with you while it is on the described location. At your request, we will cover personal property owned by a guest or residence employee while the property is on the described location.

You may use up to 10% of the Coverage B (Personal Property) limit of liability for loss by a windstorm or hail to personal property covered under Coverage B (Personal Property) while anywhere in the world. This coverage does not apply to property of guests or residence employees. This is not additional insurance and does not increase the Coverage B (Personal Property) limit of liability.

At your request, you may use up to 10% of the Coverage B (Personal Property) limit of liability for loss by windstorm and hail to property of others while in your custody and located on the described location. This is not additional insurance and does not increase the Coverage B (Personal Property) limit of liability.

- II. Under the COVERAGES section of the policy, Property Not Covered applies to this policy, and Property Not Covered is amended to add a new item 12:

### **PROPERTY NOT COVERED**

#### **We do not cover:**

12. Farm property:
  - a. farm buildings or structures used for farm purposes;
  - b. building equipment or outdoor equipment used to service a farm building;
  - c. farm equipment and machinery;
  - d. growing crops; or
  - e. livestock or poultry.

All other terms and conditions of the policy apply.