

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

**CONVERSION TO TWIA MANUFACTURED HOME POLICY**

The attachment of this endorsement to the Texas Windstorm Insurance Association Dwelling Policy converts the policy to a Texas Windstorm Insurance Association Manufactured Home 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:**

The dwelling on the described location shown in the Declarations, used principally for dwelling purposes, including structures attached to the dwelling.

**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.

- II. Under the COVERAGES section of the policy, PROPERTY NOT COVERED applies to this policy, and item 8 is deleted and replaced by the following:

**PROPERTY NOT COVERED**

**We do not cover:**

8. The following property, all whether permanently attached to the dwelling or not:
- a. awnings and carports;
  - b. patio covers, screening and supports, enclosing or partially enclosing pools, patios, porches or other areas;
  - c. greenhouses, hot houses, slathouses, trellises, pergolas, cabanas, and their contents;
  - d. wharfs, docks, piers, boathouses, bulkheads or other buildings or structures located wholly or partially over water, and their contents;
  - e. outdoor radio or television antennas, or satellite signal receiving equipment including their lead-in wiring, dishes, masts or towers;
  - f. fences;
  - g. seawalls, property line and similar walls;
  - h. lawns, trees, shrubs, or plants;

- i. paint or waterproofing material applied to the exterior of the dwelling, structures attached to the dwelling, or other structures covered by this policy;
- j. wind turbines.

III. Under the COVERAGES section of the policy, PROPERTY NOT COVERED is amended to add new items 12 and 13:

**PROPERTY NOT COVERED**

**We do not cover:**

12. any loss in excess of \$250 aggregate for the following: coin collections, or other numismatic property and paraphernalia; passports; airline, railroad and other tickets; stamps or other philatelic property and paraphernalia; jewelry including, but without being limited to, watches, necklaces, bracelets, gems, precious and semi-precious stones, and articles of gold and platinum; art, including, but without being limited to, paintings, sculptures, drawings, etchings, ceramics and china; heirlooms; furs including any article containing fur which represents its principal value; or guns.

13. Unless specifically described in the Declarations: windmills and wind chargers.

IV. Under the EXTENSIONS OF COVERAGE section of the policy, Debris Removal item 1, Reasonable Repairs item 2, Improvements, Alterations and Additions item 3, and Property Removed item 4 are deleted from the policy.

V. Under the EXCLUSIONS section of the policy, the policy is amended to add new EXCLUSION items 11 and 12:

11. Sand, Dust or Snow.

We do not cover loss or damage caused by or resulting from sand, dust or snow, whether driven by wind or not.

12. Explosion or Fire.

We do not cover loss resulting directly or indirectly from explosion or fire, including explosion or fire ensuing from windstorm or hail.

VI. Under the CONDITIONS section of the policy, Loss Settlement item 6 is deleted and replaced by the following:

6. Loss Settlement. Covered property losses are settled as follows:

a. We will use any guidelines published by the commissioner of insurance under Insurance Code Sec. 2210.578(f) to evaluate and settle claims involving the extent to which a loss to insured property was incurred as a result of wind, waves, tidal surges, or rising waters not caused by waves or surges.

b. Our liability and payment for covered losses will not exceed the smallest of the following:

- (1) The actual cash value of the damaged property at the time of loss, determined with proper deduction for depreciation;
  - (2) The cost to repair or replace the damaged property with material of like kind and quality; or
  - (3) The specified limit of liability of the policy.
- c. We will not pay you more than your financial interest in the covered property.
  - d. If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

Endorsements 220, 310, 320, 330, 365, and 431 do not apply to this policy.

All other terms and conditions of the policy apply.