

2025 DEDUCTIBLE STRUCTURE: (Endurance/ Sompco Form):

NAMED STORM: 5% of Total Insurable Values Per Building per occurrence, subject to \$100,000 minimum
ALL OTHER WIND AND HAIL DEDUCTIBLE: \$100,000 per occurrence
WIND DRIVEN RAIN: 5% of Total Insurable Values Per Building per occurrence, subject to \$100,000 minimum if caused by a Named Storm \$100,000 per Occurrence if caused by All Other Wind
FLOOD DEDUCTIBLES: \$100,000 Per Occurrence for all locations involved in the loss or damage
Storm Surge: 5% of Total Insurable Values Per Building per occurrence, subject to \$100,000 minimum

2026 SOMPO/ QUOTED ON BERKSHIRE FORM:

NAMED STORM: 5% Per Unit of insurance at each building involved in the loss or damage in any one Occurrence, subject to a minimum deductible of \$100,000 in any one Occurrence
ALL OTHER WIND AND HAIL DEDUCTIBLE: \$100,000 per Occurrence for all locations involved in the loss or damage
WIND DRIVEN RAIN: 5% Per Unit of insurance at each building involved in the loss or damage in any one Occurrence, subject to a minimum deductible of \$100,000 in any one Occurrence if caused by a Named Storm \$100,000 per Occurrence if caused by All Other Wind
FLOOD DEDUCTIBLES: \$100,000 Per Occurrence for all locations involved in the loss or damage
Flood Resulting from Named Windstorm: 5% Per Unit of insurance at each building involved in the loss or damage in any one Occurrence, subject to a minimum deductible of \$100,000 in any one Occurrence.