

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

Company Name	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
A. Central Insurance Co.  "A" program only	3% and 5%	The Catastrophe Windstorm deductible is subject to: A higher percentage amount that 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.	3% - Applicable in Nassau County, Kings, Queens, Richmond, Bronx, New York and within 1500 feet of the shore in Westchester county.  5% - Applicable in Suffolk county.  Optional 4% and 10% are available.
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.

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Adirondack Ins. Exchange	All Forms except HO 4000 and HO 6000) OPTIONAL deductible amounts of 1%, 2%, 3%, 4%, or 5%	Applies when a windstorm loss occurs within a period of 12 hours before or 12 hours after the Category 1, 2, 3, 4 or 5.	HO 2000 and HO 3000 Kings, Queens, Richmond, New York, Nassau, Suffolk and the Bronx and within 2 miles of the coastline in Westchester.  Forms HO 4000 and HO 6000 In the counties of Kings, Queens, Richmond, Nassau, Suffolk and the Bronx, and within 2 miles of the coastline in Westchester, a \$1,000 deductible
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 Insurance Co. Allstate Indemnity Co.	<p>5% for the coastal areas except Westchester.</p> <p>For Westchester – 0%, 3% or 5% - depending on zip code of insured property.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>The hurricane deductible applies in the event of covered loss caused by wind, hail, rain, or by any object(s) driven by wind, if:</p> <p>a) such wind, hail or rain accompanied a weather system declared at any time during its existence by the National Weather Service to be a hurricane;</p> <p>b) extreme winds accompanying the weather system referenced in a), above, occur in any part of the state of New York (regardless of what the actual wind speed at your residence premises or anywhere else in the state was at the time of loss); and</p> <p>c) the loss occurs during the time period: i) beginning 24 hours prior to the first time that the extreme winds occur in any part of the state of New York; and ii) ending 12 hours after the last time that the extreme winds occur in the state of New York.</p> <p><b>Extreme winds</b> – means sustained winds of 74 miles per hour or higher (as measured or reported by the <b>National Weather Service</b>).</p>	Staten Island, Bronx Queens, New York, Brooklyn, Nassau and Suffolk and Westchester.

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Allstate Vehicle and Property	<p>5% of Coverage A limits applies for Zones 1, 3, 4 and 5.</p> <p>Exception: A minimum Hurricane deductible equal to 3% of Coverage A limits applies for the following zip codes in Hurricane Deductible Zone 1: 10502, 10530, 10595 10701, 10504, 10532 10601, 10702, 10506 10533, 10602, 10703 10510, 10570, 10603 10704, 10514, 10576 10604, 10705, 10522 10591, 10606, 10706 10523 , 10594, 10607 10710</p>	<p>The hurricane deductible applies in the event of covered loss caused by wind, hail, rain, or by any object(s) driven by wind, if:</p> <p>a) such wind, hail or rain accompanied a weather system declared at any time during its existence by the National Weather Service to be a hurricane;</p> <p>b) extreme winds accompanying the weather system referenced in a), above, occur in any part of the state of New York (regardless of what the actual wind speed at your residence premises or anywhere else in the state was at the time of loss); and</p> <p>c) the loss occurs during the time period: i) beginning 24 hours prior to the first time that the extreme winds occur in any part of the state of New York; and ii) ending 12 hours after the last time that the extreme winds occur in the state of New York.</p> <p><b>Extreme winds</b> – means sustained winds of 74 miles per hour or higher (as measured or reported by the <b>National Weather Service</b>).</p>	Zones 1, 3, 4 and 5 comprise the 5 Boroughs (Bronx, Kings, Manhattan, Queens and Richmond), the counties of Nassau and Suffolk and the southern portion of Westchester County.
American European Ins. Co.	5% of Coverage A limit	A windstorm loss that occurs within a period of 12 hours before and 12 hours after the storm which caused the loss makes landfall anywhere in New York State as a declared Category 1, 2, 3, 4 or 5 hurricane.	Richmond, Queens, Bronx, Kings, Suffolk, Westchester and Nassau
American Modern Home	<p>\$500</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	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

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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.
Amica Mutual Insurance Co.	1%, 2%, 3% and 5% of Coverage A Limit for Territories 3,4,6,7,46 and 50, 47-49 (Richmond, Queens, Bronx, Kings, Nassau, Suffolk, Westchester)	Trigger is a period of 12 hours before or 12 hours after a declared category 2, 3, 4 or 5 hurricane makes landfall anywhere in New York State	1% Deductible: Mandatory for territories 3,4, 7, 46 and 50 (South Shore and Long Island's Forks) if the distance from the shore is over 2,500 feet to 1 mile Optional for territories 6 and 47-49 if the distance from the shore is greater than 1,000 feet.  2% Deductible: Mandatory for territories 3, 4, 7, 46 and 50 (South shore and Long Island Forks) if the distance from the shore is up to 2,500 feet. Mandatory for territories 6, 46 and 50 (North Shore along the Long Island Sound) and 47-49 if the distance from the shore is up to 1,000 feet.
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.

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Balboa	<p>5% applicable up to 1 mile from the coastal areas and 2% applicable from 1 mile to the rest of the coastal areas.</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>Bronx, Kings, Queens, Nassau, Suffolk, Richmond and Westchester counties.</p>
Bankers Standard Insurance Company	<p>For Nassau &amp; Suffolk</p> <p>\$25,000 or 2%, (whichever is less) for dwellings up to 1 mile from the North Shore</p> <p>\$50,000 or 5%, (whichever is less) for dwellings up to 1 mile from the South Shore</p> <p>\$10,000 or 2%, (whichever is less) for Remainder of Nassau &amp; Suffolk Counties</p>	<p>A catastrophe windstorm means a Category 1 or higher hurricane which makes landfall:</p> <p>(1) In any part of the state of New York as declared by the National Weather Service; or</p> <p>(2) Outside of the state of New York but hurricane force winds are present in the New York county in which the loss occurs as declared by the National Weather Service; and which:</p> <p>(1) Begins 24 hours prior to determination by the National Weather Service that hurricane force winds with wind speeds measuring Category 1 or higher exist in any part of the state of New York;</p> <p>(2) Continues for the timeframe during which hurricane conditions exist anywhere in the state of New York; and</p> <p>(3) Ends 12 hours after Category 1 or higher hurricane force winds cease to be present in any New York county as declared by the National Weather Service.</p>	<p>Richmond, Queens, Bronx, Kings, New Rochelle-Westchester, Mt Vernon - Westchester, Nassau, Suffolk counties</p>
Cambridge Mutual Fire	2%	<p>Applies when a windstorm loss occurs within a period of 12 hours before or 12 hours after the Category 1 or higher (landfall anywhere in NY State).</p>	<p>Richmond, Queens, Bronx, Kings, Suffolk and Nassau</p>

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Castle Point 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, 2, 3, 4 hurricane.  'Declared" means declared by the National Weather Service.	Richmond, Queens, Kings, Bronx, Nassau and Suffolk County.
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

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Citizens Ins. Co. of America	<p>HO-4 Wrap Around Endorsement for risks less than 1 mile.</p> <p>5% and 2% applies to risks 1 to 3 miles and greater.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>(a) 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 a declared Category 1, 2, 3, 4 or 5 hurricane by the national Weather Service.</p> <p>(b) 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 outside of New York State, but which is determined to be a Category 1 or higher force winds by the national Weather Service in the area (territory) within New York State in which the loss occurs.</p> <p>“Declared” means declared by the National Weather Service.</p>	<p>For Nassau and Suffolk Counties: a 5% windstorm deductible for risks located 1 to 3 miles or greater from distance to nearest shore line.</p> <p>HO-4 Windstorm Wrap Around endorsement for risks located less than 1 mile from the distance to nearest shore line.</p> <p>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.</p> <p>HO-4 Windstorm Wrap around endorsement for risks less than 1 mile from distance to nearest shore line.</p>
Clarendon	<p><b>Optional hurricane</b> deductibles, ranging from 2%, 5% &amp;10%.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	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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Commercial Mutual Insurance Company	2% and 5% \$1000	The deductible is \$1000 for Category 1 hurricane of 74 mph and 2% and 5% for category 2 hurricanes of 96 mph.  Will 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 \$1000 applicable for category 1 and 2% for category 2 in Bronx, Kings, New York, Queens, Richmond and Westchester.  Mandatory \$1000 applicable for category 1 and 5% for category 2 in Nassau and Suffolk.
(3 to 4 Family risks)	New York City and Westchester a 2% Nassau and Suffolk a 5%  \$1000	The deductible is \$1000 for Category 1 hurricane of 74 mph  Category 2 hurricanes of 96 mph.	Mandatory \$1000 applicable for category 1 and 2% for 2 in New York and Westchester.  Mandatory \$1000 applicable for category 1 and 5% for category 2 in Nassau and Suffolk.

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Continental,	<p>3% and 5%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>Category 2</p> <p>(1) Beginning 24 hrs prior to the time that ha wind exceed 100 m/p/h occurs in any part of NY during a hurricane, as estimated by the NWS;</p> <p>(2) During the duration of such hurricane; and</p> <p>(3) Ending 12 hours after the last time the NWS declares that the hurricane has been downgraded to a tropical storm.</p>	Kings, Queens, New York, Richmond, Westchester, Bronx, Nassau and Suffolk
Delos Insurance Company (Introductory HO filing)	<p>2% and 5%</p> <p>The deductible amount applies to the dwelling's insured value.</p>	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.	<p>2% - New York, Bronx, Westchester, and located within 3 miles of the coast.</p> <p>5% - Richmond, Queens, Kings, Nassau, Suffolk, and located within 3 miles of the coast.</p>
Economy Premier Assurance Company	<p>Bronx: 3%</p> <p>Kings: 5% within 1 mile of coast: 3% elsewhere</p> <p>Nassau: 5% within 1 mile of coast: 3% elsewhere</p> <p>New York: 3%</p> <p>Queens: 5% within 1 mile of coast: 3% elsewhere</p> <p>Richmond: 3%</p> <p>Suffolk 5% within 1 mile of coast; 3% elsewhere</p> <p>Westchester: 3%; selected zip codes: 2% selected zip codes: All other peril deductible elsewhere.</p>	<p>Category 1</p> <p>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.</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, 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).

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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.
Empire	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.  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.	Brooklyn, Queens, Westchester, Nassau, Suffolk, Bronx, Richmond, & New York counties.

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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: 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>	<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>

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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.
Fidelity and Deposit Co. of MD	2%, 3% and 5 %	A percentage deductible applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after that storm which caused the loss makes landfall anywhere in New York State as a declared Category 1, 2, 3, 4 or 5 hurricane.	New York, Bronx, Kings, Westchester: 2% Richmond, Queens: 3% Suffolk, Nassau: 5%

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Fidelity National Ins. Co.	2% or 5% (see Territory)	A percentage 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 1, 2, 3, 4 or 5 hurricane.	<p>Richmond, Queens, Kings, Nassau, Suffolk Counties:</p> <p>(1) All risks located on a barrier island or within 2 miles of the south shore or 1 mile of the north shore: 5% hurricane deductible in combination with an All Other Perils deductible of at least \$500.</p> <p>(2) All other areas: 2% hurricane deductible in combination with an All Other Perils deductible of at least \$500.</p> <p>New York, Bronx, Westchester: 2% hurricane deductible in combination with an All Other Peril deductible of at least \$500.</p>
Fireman's Fund	<p>2% or 1%.</p> <p>5%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</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>Mandatory 2% for Nassau and Suffolk. Mandatory 1% for SI, Queens, &amp; Brooklyn.</p> <p>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%.</p>
First American Specialty	5%	Catastrophe windstorm percentage deductible 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 New York State and is declared by the National hurricane Center of the National Weather Service as a Category 1, 2, 3, 4, or 5 hurricane.	Kings (Brooklyn), Queens, Richmond (Staten Island), New York (Manhattan), Bronx, Nassau or Suffolk

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First Liberty Ins. Corp	<p>2% and 5%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>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>	<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.</p> <p>2% mandatory hurricane deductible will apply to all other properties located in Kings, Nassau, Queens, and Suffolk counties.</p> <p>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.</p> <p>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>



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APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
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.
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.

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

Company Name	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Hanover Ins Co	<p>HO-4 Wrap Around Endorsement for risks less than 1 mile.</p> <p>5% and 2% applies to risks 1 to 3 miles and greater.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>(a) 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 a declared Category 1, 2, 3, 4 or 5 hurricane by the national Weather Service.</p> <p>(b) 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 outside of New York State, but which is determined to be a Category 1 or higher force winds by the National Weather Service in the area (territory) within New York State in which the loss occurs.</p> <p>“Declared” means declared by the National Weather Service.</p>	<p>For Nassau and Suffolk Counties: a 5% windstorm deductible for risks located 1 to 3 miles or greater from distance to nearest shore line.</p> <p>HO-4 Windstorm Wrap Around endorsement for risks located less than 1 mile from the distance to nearest shore line.</p> <p>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.</p> <p>HO-4 Windstorm Wrap around endorsement for risks less than 1 mile from distance to nearest shore line.</p>
Harleysville Ins. Company of NY	<p>5%</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 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.</p>	<p>Brooklyn, Bronx, Queens, Nassau, Suffolk &amp; Richmond.</p>

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

Company Name	% Deductible based on Dwelling (A)	Trigger (Circumstances under which deductible is applicable)	Territory										
Harleysville Preferred Ins. Co.	<p>5%</p> <p>Homeowners: The deductible amount is based on the insured value Coverage A.</p> <p>Dwelling Fire: The deductible amount is based on the insured value of Coverage A or B, whichever is greater.</p>	<p>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 1, 2, 3, 4 or 5 hurricane.</p> <p>"Declared" means declared by the National Weather Service.</p>	<p>Bronx, Kings, Nassau, Queens, Richmond, Suffolk and Westchester (within 2 of salt water)</p>										
Harleysville- Worcester	<p>5%</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 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.</p>	<p>Brooklyn, Queens, Nassau, Suffolk &amp; Richmond.</p>										
Hartford Cas. Ins. Co. Hartford Ins. Co. of Illinois	<p>5% &amp; 2%.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>The Hurricane Deductible applies to covered losses caused by hurricane that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss: 1) makes landfall anywhere in New York State as a Category 2, 3, 4 or 5 hurricane as declared by the National Weather Service; or 2) creates hurricane force winds to category 2 or higher, as determined by the National Weather Service, anywhere in the county within New York State, in which the covered property is located</p>	<p>5% - Suffolk: all locations Nassau: all locations Kings: all locations</p> <p>2% - Queens: all locations Richmond: all locations Bronx: all locations New York: all locations Westchester: all locations within 2 miles of the shore</p>										
Holyoke Mutual in Salem	<p>Based on Coverage A limit:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 70%;">\$124,000 &amp; Under</td> <td style="text-align: right;">N/A</td> </tr> <tr> <td>\$125,000-\$300,000</td> <td style="text-align: right;">\$2,500</td> </tr> <tr> <td>\$300,001-\$600,000</td> <td style="text-align: right;">\$5,000</td> </tr> <tr> <td>\$600,001-\$\$1,000,000</td> <td style="text-align: right;">\$7,500</td> </tr> <tr> <td>\$1,000,000 &amp; Over</td> <td style="text-align: right;">\$10,000</td> </tr> </table> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	\$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	<p>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.</p>	<p>2,500 ft from south areas along the shore of Kings, Queens, Richmond and Suffolk counties.</p> <p>1,000 ft. from north shore areas along the shores of Bronx, Nassau, Westchester and Suffolk counties.</p>
\$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												

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

Company Name	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Homesite Insurance Company of New York	2% and 5% of Coverage A limits for Standard and Deluxe Policies.	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 New York State as a declared Category 1, 2, 3, 4 or 5 hurricane, or makes landfall outside of New York State, but which is determined by the National Weather Service to provide Category 1 or higher force winds in the area within New York State in which the losses occur. "Declared" means declared by the National Weather Service.	5%: Richmond, Queens, New York, Bronx, Kings, Nassau, and Suffolk; and specific zip codes in Westchester County.  2%: Specific zip codes in Westchester County.
Hyundai Marine & Fire Ins. Co	2%	Windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which makes landfall anywhere in the 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, Suffolk, Westchester, and Nassau Counties.
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.

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Kansas City Fire & Marine	<p>3% and 5%, depending on distance from shore.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	Category 2	<p>Westchester: 1,500' or less from shore = 3%;</p> <p>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%;</p> <p>All other areas in the above counties (except Westchester county) = 3%.</p>
Kemper Group	<p>2% &amp; 5%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	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

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

Company Name	% Deductible based on Dwelling (A)	Trigger (Circumstances under which deductible is applicable)	Territory
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>
Kingstone Insurance Co.	<p>Category 1: \$1,000 Category 2: 2% or 5%</p>	<p>The deductible is \$1000 for Category 1 hurricane of 74 mph and 2% and 5% for Category 2 hurricanes of 96 mph. Will 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.</p>	<p>Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester: 2%</p>

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Lancer	See Note A.  The deductible amount applies to the dwelling's insured value of the dwelling.	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.	See Note A.
Lemonade Insurance Company	1% and 5%  The deductible amount applies to the dwelling's insured value of the dwelling.	A higher percentage or fixed dollar deductible amount that 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.	Nassau and Suffolk counties: Minimum mandatory Hurricane Deductible equal to 5% if the insured property is located within 1 mile of the coast and 1% if the insured property is located between 1-5 miles of the coast, measured on a straight-line basis to the nearest coast line.

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
<p>Liberty Mutual Fire; Liberty Insurance Corp.; LM Ins. Corporation; and The First Liberty Ins. Corporation</p>	<p>5%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p><b>Bronx, Kings, Nassau, New York, Queens, Richmond and Suffolk counties</b></p> <p>A "Hurricane" is defined as a storm system that has been declared a Hurricane by the National Weather Service and which causes sustained winds of greater than or equal to 74 miles per hour in any part of the state of New York. It includes the wind, wind gusts, hail, rain, lightning, snow or sleet, tornadoes or cyclones or any other weather conditions caused by or resulting from the storm system.</p> <p><b>Westchester County</b></p> <p>A "Hurricane" is defined as a storm system that has been declared a Hurricane by the National Weather Service and which causes sustained winds of greater than or equal to 96 miles per hour in any part of the state of New York. It includes the wind, wind gusts, hail, rain, lightning, snow or sleet, tornadoes or cyclones or any other weather conditions caused by or resulting from the storm system.</p> <p>The "Duration of a Hurricane" means the time period beginning 12 hours before and ending 12 hours after the hurricane which caused the loss makes landfall anywhere in New York State as determined by the National Weather Service, or makes landfall outside of New York State, but which is determined by the National Weather Service to provide Category 1 (Category 2 for Westchester) or higher force winds in the area within New York State in which the losses occur.</p>	<p>Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, and Westchester counties.</p>



**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

Company Name	% Deductible based on Dwelling (A)	Trigger (Circumstances under which deductible is applicable)	Territory
Massachusetts Bay Ins Co.	<p>HO-4 Wrap Around Endorsement for risks less than 1 mile.</p> <p>5% and 2% applies to risks 1 to 3 miles and greater.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>(a) 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 a declared Category 1, 2, 3, 4 or 5 hurricane by the national Weather Service.</p> <p>(b) 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 outside of New York State, but which is determined to be a Category 1 or higher force winds by the national Weather Service in the area (territory) within New York State in which the loss occurs.</p> <p>"Declared" means declared by the National Weather Service.</p>	<p>For Nassau and Suffolk Counties: a 5% windstorm deductible for risks located 1 to 3 miles or greater from distance to nearest shore line.</p> <p>HO-4 Windstorm Wrap Around endorsement for risks located less than 1 mile form the distance to nearest shore line.</p> <p>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.</p> <p>HO-4 Windstorm Wrap around endorsement for risks less than 1 mile from distance to nearest shore line.</p>
Merchants Mutual Insurance Company	<p>Adopted ISO's deductible with the exception of a mandatory \$500 windstorm deductible for the affected areas.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling. 3% and 5%</p>	<p>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.</p>	<p>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.</p> <p>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.</p>

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

Company Name	% Deductible based on Dwelling (A)	Trigger (Circumstances under which deductible is applicable)	Territory
Merchants Preferred Insurance Company	<p>Adopted ISO's deductible with the exception of a mandatory \$500 windstorm deductible for the affected areas.</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p> <p>3% and 5%</p>	<p>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.</p>	<p>5% - within 1 mile of the south shore in Nassau, Suffolk, Queens, Kings, Bronx, New York and Richmond Counties;</p> <p>- any property east of East Hampton on the South Branch of LI; and</p> <p>- any property east of Southold on the North Fork of LI.</p> <p>3% - within 1 ml of the shore in Westchester County; and</p> <p>- remainder of properties located in Nassau, Suffolk, Queens, Kings, Bronx, New York and Richmond Counties.</p>
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>	<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.</p>	<p>Bronx, Kings,, Queens, Richmond, Nassau, and Suffolk</p>
Merrimack Mutual Fire	<p>2%</p>	<p>When a windstorm loss occurs within a period of 12 hours before or 12 hours after the Category 1 or higher (landfall anywhere in NY State).</p>	<p>Richmond, Queens, Bronx, Kings, Suffolk and Nassau</p>

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

Company Name	% Deductible based on Dwelling (A)	Trigger (Circumstances under which deductible is applicable)	Territory
Metropolitan P&C Economy Premium Assurance Co.	2%, 3%, 5%  The deductible amount applies to the dwelling's insured value of the dwelling.	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, 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.
MIC General Ins. Corp.	5%	Applies to Windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm makes landfall anywhere in New York State as a declared Category 1, 2, 3, 4, or 5 hurricane. "Declared" means declared by the National Weather Service.	Kings, Queens, Richmond, Suffolk, Westchester and Nassau
Mountain Valley Indemnity Company	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 a declared Category 1, 2, 3, 4 hurricanes.  "Declared" means declared by the National Weather Service.	Richmond, Queens, Kings, Bronx, Nassau, Westchester and Suffolk County.
Narragansett Bay Ins Co	5%, 3%, 2% The deductible amount applies to the dwelling's insured value of the dwelling.	A percentage of the Coverage A dwelling limit of liability 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 the residence premises state of New York as a declared Category 1, 2, 3, 4 or 5 hurricane.	5% - Suffolk  3% Suffolk – greater than 1 mile of nearest coast;  Nassau 2% - Nassau - greater than one mile of nearest coast

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

Company Name	% Deductible based on Dwelling (A)	Trigger (Circumstances under which deductible is applicable)	Territory
National General Ins. Co.	<p>Owners: 3% - Kings, Queens, Richmond, Nassau and the Bronx and within 2 miles of the coastline in Westchester 5% - Suffolk</p> <p>Tenants/Co-ops and Condo: \$1,000</p>	<p>Windstorm loss that occurs within a period of 12 hours before or 12 hours after the Category 1, 2, 3, 4 or 5 hurricane which caused the loss: -makes landfall anywhere in the state of New York as determined by the National Weather Service; or -makes landfall outside of the state of New York State but which is determined by the National Weather Service to provide Category 1 or higher force winds in the territory within New York State in which the losses occur.</p>	Bronx, Suffolk, and within 2 miles of the coastline in Westchester
National Grange	<p>2%</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 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.</p>	Long Island
<p>Nationwide Property &amp; Casualty Ins co</p> <p>Nationwide Mutual Fire Insurance</p> <p>Nationwide General Insurance Company</p>	<p>5%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>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. Category 2</p>	<p>Bronx, Kings, Nassau New York, Queens, Richmond and Suffolk Counties and zip codes 10538, 10543, 10573, 10580, 10803, 10805, in Westchester County. Hurricane deductible is also available on an optional basis for the portion of Westchester County outside zip codes 10538,10543,10573,10580,10801 and 10805.</p>

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

Company Name	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
NGM	2% The deductible amount applies to the dwelling's insured value of the dwelling.	The deductible is applicable to a windstorm 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.	Minimum 2% Catastrophe deductible will be applied to Homeowner risks located in <b>Nassau and Suffolk Counties</b> that do not have a minimum 2% Standard Windstorm Deductible.
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%
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.

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
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 Bronx, Kings, Queens, Richmond, New York, Nassau County and within 1500 feet from the shore in Westchester County.  5% - Applicable in Suffolk County.
For "A" program only	3% and 5%	The Catastrophe Windstorm deductible is subject to: A higher percentage amount that 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.	3% - Applicable in Nassau County, Kings, Queens, Richmond, Bronx, New York and within 1500 feet of the shore in Westchester county.  5% - Applicable in Suffolk county.  Optional 4% and 10% are available.

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

<u>Company Name</u>	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Occidental F & C	<p>5% Category 1 &amp; 3% Category 2</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p> <p>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.</p> <p>3%, Category 2 for all remaining risks in the applicable territories</p>	<p>The 5%, Category 1 deductible will apply to such loss caused by a hurricane windstorm to an insured location during the following time period:</p> <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> <p>The 3 %, Category 2 deductible will apply to such loss caused by a hurricane windstorm to an insured location during the following time period:</p> <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.

**NEW YORK STATE HOMEOWNERS COVERAGE  
APPROVED INDEPENDENT MANDATORY HURRICANE DEDUCTIBLES: REVISED AS OF 1/2/2018**

Company Name	% Deductible based on Dwelling (A)	Trigger (Circumstances under which deductible is applicable)	Territory
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
Pacific Employers	5% 2% 1%  Optional higher 2%, 5% 10%	Category One or higher hurricane making landfall anywhere in the State of NY or, any hurricane making landfall outside the State of NY, provided there are Category 1 or higher Hurricane force winds in the area within NYS as determined by the National Hurricane Center or the National Weather Service.	Nassau and Suffolk 5% hurricane deductible if within 3 miles of the Atlantic shore 2% hurricane deductible if more than 3 miles away from Atlantic shore  Richmond, King, Queens 1% hurricane  Optional 1%, 2%, 5%, 10% in Bronx and Westchester Counties (excluding Yonkers)
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



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Pennsylvania General	<p>\$1000, 3% &amp; 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 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.</p>	<p>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.</p> <p>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.</p>
Preserver Ins. Co.	<p>Owners: 3% - Kings, Queens, Richmond, Nassau and the Bronx and within 2 miles of the coastline in Westchester 5% - Suffolk</p> <p>Tenants/Co-ops and Condo: \$1,000</p>	<p>Windstorm loss that occurs within a period of 12 hours before or 12 hours after the Category 1, 2, 3, 4 or 5 hurricane which makes landfall anywhere in the state of New York as determined by the National Weather Service; or</p> <p>makes landfall outside of the state of New York State but which is determined by the National Weather Service to be a category 1 or higher force winds in the territory within New York State in which the losses occur.</p>	<p>Kings, Queens, Richmond, Nassau, Bronx, Suffolk, and within 2 miles of the coastline in Westchester</p>
Property & Casualty of Hartford	<p>5%</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 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.</p>	<p>Staten Island, Queens, Brooklyn, Nassau and Suffolk.</p>
Providence Washington	<p>1%</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 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.</p>	<p>See Note A.</p>

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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.
Rutgers Casualty Ins. Co.	5%	A windstorm loss that occurs within a period of 12 hours before and 12 hours after the storm that caused the loss makes landfall anywhere in NYS as a declared Category 1, 2, 3, 4 or 5 hurricane.	Richmond, Queens, Bronx, Kings, Suffolk, Westchester, and Nassau.
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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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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Sentinel	<p>5% &amp; 2%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>A hurricane occurrence to which this deductible applies begins 12 hours before and ends 12 hours after the hurricane which caused the loss:</p> <p><b>a.</b> Makes landfall anywhere in New York State as determined by the National Weather Service, or</p> <p><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.</p>	<p>Kings, Nassau, Queens, Richmond and Suffolk.</p> <p>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.</p> <p>2% - For policyholders who reside within the coastal territories.</p>
Shelby Casualty	<p>3% and 5%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>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.</p>	<p>5% any property within 2,500' of the water and in certain zip codes in Kings, Queens, Nassau or Suffolk Counties.</p> <p>3% properties not subject to the 5% requirement that are located in Bronx, Kings, Queens, Nassau, Richmond or Suffolk Counties.</p>
Spinnaker	<p>2%</p>	<p>A percentage deductible applies to 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 New York State as a declared Category 1, 2, 3, 4 or 5 hurricane.</p>	<p>New York, Bronx, Queens, Kings, Richmond, Nassau, and Suffolk.</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>
State Farm	<p>2% and 5%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<p>The deductible is activated if a hurricane produces a minimum wind speed of at least 74 mph (category 1)</p> <p>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.</p>	<p>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.</p> <p>Westchester: A minimum 2% hurricane deductible is required except in certain zip codes where a 5% deductible is required.</p>
Sterling Insurance Company	<p>5%, 3% and 2% for Category 2. \$1000 for Category 1.</p>	<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>

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Company Name	<u>% Deductible based on Dwelling (A)</u>	<u>Trigger (Circumstances under which deductible is applicable)</u>	<u>Territory</u>
Stillwater Insurance Company	2% and 5%	A percentage 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.	New York, Bronx, Kings, Queens, Richmond, Nassau, Suffolk and Westchester.  2% 5% for locations on barrier islands, within 2 miles of the south shore, and within 1 mile of the north shore.
The Cincinnati Ins. Company	1%, 3%, 5% of Coverage A limit.	<p><b>Hurricane Deductible:</b> A percentage amount applies to a hurricane loss that makes landfall anywhere in the state of New York and is declared a <b>Category 1</b> or higher storm. Declared means declared by the National Weather Service. Hurricane means a Category 1 or higher hurricane which makes landfall:</p> <ul style="list-style-type: none"> <li>• in any part of the state of New York as declared by the National Weather Service; or</li> <li>• outside of the state of New York but hurricane force winds are present in the New York county in which the loss occurs; or</li> <li>• occurs as declared by the National Weather Service, and which,</li> <li>• begins 24 hours prior to determination by the National Weather Service that hurricane force winds with wind speeds measuring category 1 or higher exist in any part of the state of New York;</li> <li>• continues for the timeframe during which hurricane conditions exist anywhere in the state of New York;</li> <li>• ends 12 hours after category 1 or higher hurricane</li> </ul>	<p>5%: Nassau and Suffolk: North shore: within 1 ml of the ocean, bay or sound; South shore: within 5 mls. of the ocean, bay or sound.</p> <p>3%: Remainder of Nassau and Suffolk.</p> <p>1%: Kings, Queens, Richmond only if no windstorm protection is present (if windstorm protection is present, the deductible is not mandatory).</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>
Tower Insurance Company of New York	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, 2, 3, 4 hurricane. "Declared" means declared by the National Weather Service.	Richmond, Queens, Brooklyn, Bronx, Nassau and Suffolk County
Travelers  (NY Homesavers /High Value Homeowners)  (NY Homesaver Pgm)	3% and 5% depending on distance from shore	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.	Bronx, Kings, New York, Queens, Richmond, Nassau and Suffolk  3% deductible for hurricane on dwellings greater than 1 mile to the shore  5% deductible for hurricane on dwellings less than or equal to 1 mile to the shore







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Twin City Fire Ins. Co.	5% and 2%	The Hurricane Deductible applies to covered losses caused by hurricane that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss: 1) makes landfall anywhere in New York State as a Category 2, 3, 4 or 5 hurricane as declared by the National Weather Service; or 2) creates hurricane force winds to category 2 or higher, as determined by the National Weather Service, anywhere in the county within New York State, in which the covered property is located	5% - Suffolk: all locations Nassau: all locations Kings: all locations  2% - Queens: all locations Richmond: all locations Bronx: all locations New York: all locations Westchester: all locations within 2 miles of the shore
United Services Automobile Association  USAA Casualty Insurance Company  USAA General Indemnity Company	Coverage A \$99,999 or less - \$2,000  Coverage A- \$100,000 or more – 2%	The deductible amount applies to a direct physical loss or damage to covered property that occurs within a period of 12 hours before a hurricane is declared anywhere in any coastal county; continuing for the time period during which the hurricane conditions exists anywhere in New York; and ending 12 hours after hurricane force winds cease to present anywhere in any coastal county, regardless of the specific location of the insured property.	Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester.

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Unitrin	<p>3% and 5%</p> <p>The deductible amount applies to the dwelling's insured value of the dwelling.</p>	<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 conditions exist</li> <li>- Continuing from the time period during which the hurricane conditions exist anywhere in the state;</li> </ul> <p>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.</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> </ul> <p>Within 1500' of the coast in Westchester County.</p>
US Coastal	2%	<p>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 New York State as a declared Category 1, 2, 3, 4 or 5 hurricane.</p> <p>Category 1 hurricane is a storm that originates in the tropics and results in either a sustained wind speed of at least 74 miles per hour or a storm surge of at least six feet above normal.</p>	Richmond, Queens, New York, Bronx, Kings, Nassau, Suffolk

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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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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.