

JOINT INSURANCE ASSOCIATION

ANY OF THESE FORMS WHICH ARE SHOWN ON THE DECLATIONS PAGE OF THIS POLICY (BINDER)
APPLY TO AND ARE PART OF THIS POLICY (BINDER)

WINDSTORM COVERAGE LIMITATIONS

The provisions of this policy (binder) which apply to coverage on damage caused by wind or hail shall not become effective if application for same or application for increase in the amount of coverage for same is received by the Joint Insurance Association at a time when the center of any hurricane or tropical storm is located by federal authorities to be inside the area defined by:

Latitude 30.0 N longitude 070.0 W
Latitude 40.0 N longitude 070.0W
Latitude 30.0 N longitude 085.0 W
Latitude 40.0 N longitude 085.0W

40.0 N / 085.0 W			x CUMBERLAND							X ATLANTIC CITY	40.0 N / 070.0 W
			X FREDERICK					X BALTIMORE			
								X WASHINGTON			
										X OCEAN CITY, MD	
								X NORFOLK			
DEPICTION NOT TO SCALE								X WILMINGTON			
								X CHARLESTON			
30.0 N / 085.0 W			X JACKSONVILLE								30.0 N / 070.0 W

At such time as the center of such hurricane or tropical storm exits from the area defined above said coverage shall attach and shall remain in effect thereafter provided premium is paid, in accordance with the provisions of this policy (binder)