

## Windstorm Update Information

**THE MINIMUM CAT DEDUCTIBLE REQUIRED IS LISTED BELOW BY TERRITORY.**

<b>Territory</b>	<b>CAT Percentages</b>
<b><u>03 – Richmond</u></b>	<b><u>3%</u></b>
<b><u>04 – Queens</u></b>	<b><u>3%</u></b>
<b><u>05 – New York</u></b>	<b><u>2%</u></b>
<b><u>06 – Bronx</u></b>	<b><u>2%</u></b>
<b><u>07 – Kings</u></b>	<b><u>2%</u></b>
<b><u>46 – Suffolk</u></b>	<b><u>5%</u></b>
<b><u>47 – Westchester</u></b>	<b><u>2%</u></b>
<b><u>48 – Westchester</u></b>	<b><u>2%</u></b>
<b><u>49 – Westchester</u></b>	<b><u>2%</u></b>
<b><u>50 – Nassau</u></b>	<b><u>5%</u></b>

The above deductibles will only come into play when the National Weather Service declares that a Category 1, 2, 3, 4 or 5 storm has made landfall in New York State. A Category 1 storm is categorized in the Saffir/Simpson Hurricane Scale as a storm that originates in the tropics which either attains a sustained wind speed of at least 74 miles per hour (mph) **or** results in a storm surge of at least 4 feet above normal, whether or not wind speed of 74 mph is attained.

Category 2, 3, 4 and 5 storms have greater associated wind speeds and storm surges as follows:

<b>Category</b>	<b>Minimum</b>	<b>Speed Surge</b>
2	96 MPH	6-8 Feet
3	111 MPH	9-12 Feet
4	131 MPH	13-18 Feet
5	Greater than 155 MPH	Greater than 18 Feet