

\$10,000 SPECIAL LOSS DEDUCTIBLE CLAUSE

In consideration of a premium credit, the DEDUCTIBLE conditions in the form made a part of this policy are deleted and replaced by the following:

Deductible. Any loss other than "Named Storm" covered by this policy is subject to a deductible of \$10,000 in any one occurrence, except:

- a. If more than one dwelling is covered, the deductible shall apply separately to the amount of loss to each dwelling, including property appertaining thereto;
- b. If you have any other insurance on your dwelling or personal property, the deductible will be apportioned pro rata based on the amount of loss to each compared to the total loss; and
- c. Deductible is not applicable to additional living expenses or rental value.

This endorsement must be attached to Change Endorsement when issued after the policy is written.