



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ProtectorPLUS Zero Deductible LIMITED WAIVER OF DEDUCTIBLE

Date of the Loss	Amount of the Loss
1/1/2005 – 12/31/2008	\$20,000
1/1/2009 – 12/31/2012	\$22,500
1/1/2013 – 12/31/2016	\$25,000

The **DEDUCTIBLE** provision is replaced by:

Unless otherwise noted in this policy, the following deductible provision applies:

Subject to the policy limits that apply, we will pay only that part of the total of all loss payable under **Section I** that exceeds the deductible amount in the Declarations.

In the event that the total amount of a covered loss payable under **Section I**, before the application of a deductible, as determined by "us", exceeds the amount of the loss for the date of loss shown in the above schedule, the deductible amount up to but not in excess of \$5,000 is waived.

This waiver of deductible applies to the base policy deductible specified in the Declarations, Deductible – **Section I**, only. It does not apply to other policy deductibles specified in the Declarations including, but not limited to, Hurricane, Earthquake, Coal Mine Subsidence, Special Wind/Hail or Optional Special Theft Deductibles.