

ASSOCIATION DEDUCTIBLE COVERAGE

(Entries required to complete the Schedule will be shown below or on the "declarations".)

Schedule

Location of Premises	Limit
1.	\$
2.	\$
3.	\$

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

- (1) earthquake; or
- (2) land shock waves or tremors before, during, or after a volcanic eruption;

PROPERTY COVERAGES

The following is added under Incidental Coverages:

Association Deductible

- a. "We" pay for "your" share of a deductible applicable to the insurance held by a homeowners, condominium, or similar residential association. Coverage applies only if the deductible:

- 1) is charged against "you", during the policy period, as owner or tenant of a premises shown in the Schedule above; and
- 2) results from direct loss to property that is:

- a) of the type that would be eligible for coverage under this policy if it were owned by "you";
- b) covered under the insurance held by "your" association; and
- c) caused by a peril insured against that applies to this policy, but this does not include:

even if this policy provides coverage for such perils.

- b. The most "we" pay per occurrence at a premises shown in the Schedule is the "limit" shown for that premises. The "limit" that applies to a premises is the most "we" pay for any one loss at that premises, regardless of the number of deductibles charged against "you".
- c. The Policy Period condition under Conditions does not apply to this incidental coverage.

HOW MUCH WE PAY FOR LOSS

With respect to the coverage provided by this endorsement, item 2., Deductible, is deleted and replaced by the following:

Deductible -- Subject to the "limit" that applies, "we" pay that part of the total of all loss payable under the Incidental Coverage for Association Deductible that is greater than \$500. The deductible applies:

- a. per occurrence; and No other deductible applies to this coverage.
- b. separately at each premises shown in the
Schedule above.
-

DP 3501 05 19