



PERSONAL AUTO – ONE DEDUCTIBLE LOSS PROVISION

In consideration of the premium charged for this policy, the following coverage provision is added to **PART D – COVERAGE FOR DAMAGE TO YOUR AUTO** of your **Personal Auto Policy**.

One Deductible Loss Provision

If you suffer a covered loss to more than one **kind of property** in a single loss event insured under Part D of your **Hartford** Personal Auto Policy or Section I of your **Hartford** Homeowner Insurance Policy only one deductible shall apply to the covered property losses.

The deductible that applies to the loss is the single highest deductible applicable for any item of covered property loss.

When one single highest deductible is not available, the deductible that will apply to the loss is determined as follows:

1. When more than one kind of property has a deductible equal to the single highest deductible, the deductible that will apply is the one with the highest earned **Deductible Reduction Benefit**.
2. When more than one kind of property has a deductible equal to the single highest deductible and the earned **Deductible Reduction Benefits** are equal, the deductible that will apply is the one for the item with the largest monetary loss.
3. When more than one kind of property has a deductible equal to the single highest deductible and no **Deductible Reduction Benefit** is applicable, the deductible that will apply is the one for the item with the largest monetary loss.

Kind of property means only property insured under your **Hartford** Personal Auto Policy Part D Coverage and your **Hartford** Homeowners Section I Coverage.

Deductible Reduction Benefit means, if applicable, a deductible reduction program that is available under your **Hartford** Personal Auto Policy or your **Hartford** Homeowners Policy and their property rating rules.

Hartford means an automobile or homeowner policy issued by a member company of The Hartford Financial Services Group.

This provision does not apply to loss caused by Hurricane, Flood, Mine Subsidence, Earthquake or Volcanic Eruption.

This provision only applies if the combined loss or damage exceeds the single highest deductible.

The application of this provision shall not serve to reduce your recovery to less than the amount you would receive under your policies.

This provision shall not increase any applicable limits of insurance.

All other provisions of this policy apply except as modified by this endorsement.

If this endorsement conflicts with any other provisions of the policy, the policy provision shall be controlling.