



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ProtectorPlus Zero Deductible
LIMITED WAIVER OF DEDUCTIBLE**

Date of the Loss	Amount of the Loss
1/1/2009 – 12/31/2012	\$22,500
1/1/2013 – 12/31/2016	\$25,000
1/1/2017 – 12/31/2020	\$27,500*

- * Losses occurring after this date will have this limit modified by the current U.S. Bureau of Labor Statistics' Consumer Price Index change since 12/31/2020.

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.