

AUTO DEDUCTIBLE RESERVE - COMPREHENSIVE COVERAGE

If the comprehensive *deductible* applying to at least one of *your* vehicles is \$1,000 or higher, the following applies:

Deductible Reserve. For every policy period that the comprehensive *deductible* is \$1,000 or higher and *you* do not have a covered comprehensive loss involving that vehicle, **we** will put aside 10% of the *deductible* amount in a deductible reserve to be used by *you* in the event of a future loss. For example, if *you* do not have a covered comprehensive loss for 4 policy periods and have maintained a \$2,500 comprehensive deductible over that period of time, the deductible reserve will be \$1,000. If *you* have a covered comprehensive loss the following policy period, *you* can use the reserve to reduce *your* comprehensive *deductible* to \$1,500.

The deductible reserve is subject to the following conditions:

1. The reserve applies only to a covered comprehensive loss to a vehicle with a comprehensive *deductible* of \$1,000 or higher;
2. A separate reserve will apply to each vehicle with a comprehensive *deductible* of \$1,000 or higher;
3. The reserve cannot exceed *your* comprehensive *deductible*;
4. The reserve is eliminated for the applicable vehicle in the event that *we* pay a comprehensive loss, unless the loss is limited to damage to window glass and *you* have purchased full window glass coverage for that vehicle; and
5. The reserve is eliminated for the applicable vehicle if *you* reduce your comprehensive *deductible* to below \$1,000.

All other provisions of this policy apply.