

**\*\*THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.\*\***

## **AUTO DEDUCTIBLE RESERVE - COMPREHENSIVE COVERAGE**

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For a premium credit, the comprehensive *deductible* applying to at least one of *your* vehicles is \$1,000 or higher. In addition to receiving a premium credit for this *deductible* option, 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.