

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

AUTO DEDUCTIBLE RESERVE - COLLISION COVERAGE

For a premium credit, the *collision 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 *collision deductible* is \$1,000 or higher and *you* do not have a covered *collision* 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 *collision* loss for 4 policy periods and have maintained a \$2,500 *collision deductible* over that period of time, the deductible reserve will be \$1,000. If *you* have a covered *collision* loss the following policy period, *you* can use the reserve to reduce *your collision deductible* to \$1,500.

The deductible reserve is subject to the following conditions:

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

All other provisions of this policy apply.