

ILLUSTRATIVE DEDUCTIBLE EXAMPLES

\*\*\* IMPORTANT NOTICE TO COMMERCIAL LINES POLICYHOLDERS \*\*\*

NOTICE: THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE, NAMED STORM OR WIND/HAIL LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLE ILLUSTRATES HOW THE DEDUCTIBLE MIGHT AFFECT YOU.

If you have a 2% deductible and your property is valued at time of loss for \$100,000, your deductible will be 2% of \$100,000 or \$1,000. The 2% deductible will be at least \$500, but not more than \$50,000.

If you have a 3% deductible and your property is valued at time of loss for \$100,000, your deductible will be 3% of \$100,000 or \$3,000. The 3% deductible will be at least \$750, but not more than \$75,000.

You will receive a premium credit for electing to take a higher deductible.

For property values over \$1,000,000, the deductible amount will be graded in accordance with the policy terms.

Deductibles apply separately to each structure and to the contents in each structure. If you have elected to purchase the Loss of Business Income Coverage, an additional deductible will apply for that coverage.

These deductibles are wind / hail deductibles, all losses covered by this policy are subject to these deductibles.

A copy of the illustrative example has been furnished to me. I have read the example.

WDC100 (09/20)