

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY
MANDATORY PROPERTY DEDUCTIBLE FORM
(FIXED DOLLAR DEDUCTIBLES)

This endorsement modifies insurance provided under the following:

ENVIRONMENTAL SERVICES BUSINESSOWNERS COVERAGE FORM, PART I - PROPERTY

The Deductibles applicable to any one occurrence are shown below and the Deductibles apply as indicated by checking one of the boxes below:

- Each Building (regardless of the number of premises)
- Each Premises (regardless of the number of buildings on the premises)

SCHEDULE

Prem. No.	Bldg. No.	Coverage Type	Deductible	Covered Causes of Loss **
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**For each deductible listed in this Schedule, enter the number corresponding to the Covered Cause(s) of Loss to which that deductible applies (or enter the description):

1. All Covered Causes of Loss
2. All Covered Causes of Loss **except** Windstorm or Hail
3. All Covered Causes of Loss **except** Theft
4. All Covered Causes of Loss **except** Windstorm or Hail and Theft
5. All Covered Causes of Loss **except** Water Damage
6. Windstorm or Hail
7. Theft
8. Water Damage

Part I – Property, section **D.**, Deductibles, sub-paragraph **1.**, is deleted in its entirety and replaced with the following:

D. Deductible

1. Buildings and Business Personal Property

- a. In any one occurrence of direct physical loss or damage (hereinafter referred to as loss), resulting from a Covered Cause of Loss to Covered Property, we will, if required first reduce the amount of loss, as set forth in Section **E.**, Loss Conditions – Property, paragraph **5.**, Loss Payment, sub-paragraph **d.** If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss. If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of loss, and will pay the resulting amount or the Limit of Insurance, whichever is less.
- b. In the event of direct physical loss or damage resulting from a Covered Cause of Loss to Covered Property at more than one building location as a result of one occurrence, the Schedule above will determine how the Deductible will apply, either to each premise or to each building.
- c. When the occurrence involves loss to more than one Coverage Type and separate Limits of Insurance apply, the largest applicable Deductible will be applied only once per occurrence for Covered Property.
- d. This policy does not cover Earthquake or Flood unless such caused of loss are added to the policy as covered causes of loss. If Earthquake and/or Flood are added to this policy as covered causes of loss, the terms of this endorsement do not apply to Earthquake or Flood and corresponding deductibles will be shown elsewhere in this policy and identified as such.

All other terms and conditions of this policy remain unchanged.