

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PUBLIC ENTITY PAK
DEDUCTIBLE WAIVER ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM
INLAND MARINE COVERAGE FORM
BUSINESS AUTO COVERAGE FORM

If a loss to the insured's property involves a covered loss, arising out of the same occurrence, under the Building and Personal Property coverage and/or the Inland Marine coverage and/or the Automobile Physical Damage coverage, then only one deductible will apply to that loss occurrence. The one deductible that applies is the largest of all applicable deductibles.