

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDED DECLARATIONS - SEPARATE DEDUCTIBLE - SOUTH CAROLINA

<i>Attached To and Forming Part of Policy</i>	<i>Effective Date of Endorsement</i> 12:01AM at the Named Insured address shown on the Declarations	<i>Named Insured</i>
<i>Additional Premium:</i>		<i>Return Premium:</i>

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

The Declarations is amended by adding the following statement:

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR NAMED WINDSTORM OR WIND/HAIL LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLE (HME9011) ILLUSTRATES HOW THE DEDUCTIBLE MIGHT AFFECT YOU.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.