

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WILDFIRE DEDUCTIBLE

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

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

In consideration of the premium charged, it is understood and agreed that the Deductible Section of the Declarations is amended by adding the special Deductible shown in the Schedule below:

SCHEDULE

Wildfire Deductible	
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We will only pay that part of the total "loss" payable under **SECTION I – PROPERTY COVERAGES** that exceeds the **Wildfire Deductible** amount shown in the Schedule above. The **Wildfire Deductible** shall apply per "occurrence" basis to all covered "loss" caused by "wildfire". This **Wildfire Deductible** applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

When the term "occurrence" applies to "loss" from "wildfire", one event shall be construed to be all "loss" arising during the period of 240 consecutive hours commencing at the time such "wildfire" first causes "loss" to covered property.

The following definitions are added to this Policy:

"Wildfire" means a partially or wholly uncontrolled fire, forest fire, brush fire, bushfire, vegetation fire, grass fire, desert fire, peat fire, firestorm or any other series of fires, regardless of origin. "Wildfire" includes all risk associated with, arising out of or resulting from such fire, such as landslide or any other type of earth movement wholly or partially caused by vegetation loss sustained during a "wildfire", "wildfire smoke", heat, fumes and, whether or not harmful, the consequences from water, chemicals or other substances utilized in firefighting, controlling or attempting to control any "wildfire". "Wildfire" also includes a fire or fire event declared as a wildfire by a governmental authority.

"Wildfire smoke" means any smoke, soot, ash, char, dust, ember, odor, particle, or any other material (whether or not settled, airborne, or wind-driven), that is produced, discharged, emitted or released by, or otherwise caused by a "wildfire".

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.