

INSURED:

Policy:

Effective:

Endorsement Number:

**DEDUCTIBLE WAIVER**

It is agreed that Section III., LIMITS OF LIABILITY/ DEDUCTIBLE, paragraph F., Deductible is amended to include the following:

The **Insured's** obligation to pay the deductible amount stated in the Declaration shall be waived, for an amount not to exceed \$5,000, if the following conditions are met and evidence of such is provided to us when notice of a **claim** is received:

1. A seller disclosure form was signed by the seller and acknowledged by the buyer prior to closing.
2. A home warranty policy was purchased prior to closing.
3.
  - a. A home inspection was completed and a copy was provided to the buyer prior to closing; or
  - b. if the **Named Insured** acts as the buyer's agent or agent for both the buyer and seller, a statement outlining the reasons a home inspection should be completed and a list of at least three home inspection companies was provided to the buyer prior to the closing.
4. A state or local board approved standard sales contract was utilized.

The obligation to pay the deductible will not be waived if any **Insured** individually acted as both buyer's and seller's agent in the transaction which gives rise to a **claim**.

All other provisions of the Policy remain unchanged.

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Countersigned by Authorized Representative