

*** Note ** This document serves as an addendum to the AP- _ _ - _ _ _ _ _ document you have already signed.*

I hereby certify, as the applicant, that my mortgagee is requiring the change in deductible. It is agreed that the deductible for the peril of flood (as defined by the Homeowners Difference in Conditions Coverage Form – Form DIC-0511) will be reduced to “1% of the Building Sum Insured” in exchange for the additional premium paid in the amount of:



\$ _ _ _ _ . _ _



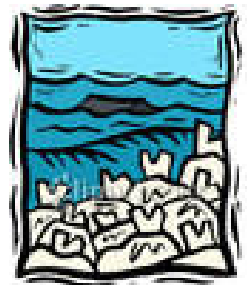
Homeowner's Catastrophe
Insurance Trust

I understand that this additional amount of premium paid must accompany the application for underwriters to consider completing the insurance. I also hereby acknowledge that my signing this application does not bind underwriters to complete this insurance and that I am subject to the terms stated on the application as regards the proposed effective date and my application.

Signature of Applicant _____ Date: ___ / ___ / ___

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