OPCF 40  
FIRE DEDUCTIBLE

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<tr>
<th>Issued to</th>
<th>Effective Date of Change</th>
<th>Policy Number</th>
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<tbody>
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<td></td>
<td>Year  Month  Day</td>
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- The change applies only to automobile(s) number ________________ indicated on your Certificate of Automobile Insurance.
- See your Certificate of Automobile Insurance for which automobile(s) this change applies to.

1. **Purpose of This Change** - This change is part of your policy. It makes loss caused by fire subject to a deductible.

2. **What You Agree To** - In return for the premium charged, you agree that the deductible shown on your Certificate of Automobile Insurance under Specified Perils, Comprehensive or All Perils will apply to each claim under Section 7 of your policy for loss caused by fire.

All other terms and conditions of your policy remain the same.

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<tr>
<th>Signature of Insured</th>
<th>Date</th>
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OPCF 40 (11/2005)