

## Total Loss Endorsement

\*Entry is optional if shown in the Common Policy Declarations. If no entry is shown, the effective date of the endorsement is the same as the effective date of the policy.

*ATTACHED TO AND FORMING PART OF POLICY NO:	*EFFECTIVE DATE OF ENDORSEMENT:	*ISSUED TO:
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It is understood and agreed that in the event of a total loss or constructive total loss under this policy, the entire policy premium shall be earned in full and no return premium shall be due to the named insured.

*Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above-mentioned Certificate, other than as above stated*

In Witness Whereof, Insurers have caused this endorsement to be signed by their duly authorized representative.

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Authorized Representative