

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.




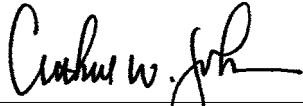
**INFLATION GUARD ENDORSEMENT
(AMENDS PREMIER CONDOMINIUM OWNERS
AND PREMIER RENTERS POLICIES)**

It is agreed that the Limits of Liability specified in the Homeowners Declarations of this policy for Coverages C and D shall be increased based on updated information received from Marshall & Swift/Boeckh. This information may include, but is not limited to, individual property characteristics and general inflation factors. Limits shown on **your** current Homeowners Declarations will be used to determine the limits of liability during that policy period.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY


Secretary


President