

EARTHQUAKE LOSS ASSESSMENT

(Entries required to complete the Schedule will be shown below or on the "declarations".)

Schedule

A. Location of Premises	Limit
1.	\$
2.	\$
3.	\$
B. Deductible:	%

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

- b) of the type that would be eligible for coverage by this policy if it were owned by "you"; and
- c) caused by earthquake. This includes land shock waves or tremors before, during, or after a volcanic eruption.

PROPERTY COVERAGES

INCIDENTAL PROPERTY COVERAGES

The following coverage is added:

Earthquake Loss Assessment

a. "We" pay for "your" share of an assessment levied by a homeowners, condominium, or similar residential association. Coverage applies only when the assessment:

- 1) is levied against "you" as owner or tenant of a premises shown in item A. in the Schedule above;
- 2) is levied during the policy period; and
- 3) results from direct loss to property that is:

- a) owned collectively by all association members;

b. However, "we" do not pay for an assessment that:

- 1) results from a deductible in the insurance held by the association;
- 2) results from the cost of filling land;
- 3) is levied against "you" or the association by any governmental body or authority; or
- 4) is levied as a result of loss caused directly or indirectly by:
 - a) flood of any nature; or
 - b) tidal wave;

whether caused by, resulting from, contributed to, or aggravated by earthquake.

- c. Subject to the deductible that applies, the most "we" pay for the total of all assessments arising out of a single earthquake and levied against "you" as owner or tenant of a premises shown in item A. in the Schedule above is the "limit" shown in the Schedule for that premises.

EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES

Under the Earth Movement exclusion, the references to:

1. earthquake; and
2. land shock waves or tremors before, during, or after a volcanic eruption;

do not apply with respect to the coverage provided by this endorsement.

HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

With respect to the coverage provided by this endorsement, Deductible is deleted and replaced by the following:

Deductible -- The deductible shown in item B. in the Schedule above applies to "your" share of assessments made for loss caused by earthquake. The deductible applies separately to each premises shown in item A. in the Schedule.

"We" pay only that part of the assessment over the deductible.

The dollar amount of the deductible that applies to each covered premises is determined by multiplying the "limit" shown in item A. in the Schedule for each premises by the deductible percentage shown in item B. in the Schedule.

However, the deductible amount will not be less than \$250 for any one earthquake.

Only one deductible applies, per premises, to the total amount of loss in any one earthquake, regardless of the number of assessments.

No other deductible applies to this coverage.

POLICY CONDITIONS

1. The Policy Period condition under Conditions Applicable To Property Coverages Only does not apply with respect to the coverage provided by this endorsement.
2. With respect to the coverage provided by this endorsement, the following is added under Conditions Applicable To Property Coverages Only:

Earthquake -- One or more earthquake shocks that occur within a 72-hour period will be considered a single earthquake.

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