

## EARTHQUAKE COVERAGE

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

### Schedule

Deductible %

[ ] Exterior Masonry Veneer Exclusion does not apply

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

### PROPERTY COVERAGES

#### PERILS INSURED AGAINST

The following is added:

"We" pay for direct physical loss to property covered under the Property Coverages caused by earthquake. This includes land shock waves or tremors before, during, or after a volcanic eruption.

This coverage does not increase the "limits" that apply to the property covered.

#### EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES

1. Under the Earth Movement exclusion, the references to:
  - a. earthquake, earth tremor, or earth temblor, including any aftershocks, whether manifested in shaking, ground displacement, or otherwise;
  - b. land shock waves or tremors before, during, or after a volcanic eruption; and

- c. soil liquefaction caused by earthquake, earth tremor, or earth temblor;

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

2. With respect to the coverage provided by this endorsement, the following exclusions are added:
  - a. "We" do not pay for loss caused directly or indirectly by:
    - 1) flood of any nature; or
    - 2) waves, including but not limited to tidal wave and tsunami;whether caused by, resulting from, contributed to, or aggravated by earthquake.
  - b. "We" do not pay for the cost of filling land.
3. Unless otherwise indicated in the Schedule above, the following exclusion is added with respect to the coverage provided by this endorsement:

**Exterior Masonry Veneer Exclusion --**  
"We" do not pay for loss to exterior masonry veneer caused by earthquake. The value of exterior masonry veneer will be deducted before applying the Deductible provision. For the purpose of this exclusion, stucco is not considered masonry veneer.

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## HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

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

**Deductible** -- The deductible shown in the Schedule above applies to the total of all loss caused by an earthquake, other than loss covered under:

- 1) Coverage D; or
- 2) the following Incidental Property Coverages:
  - a) Credit Card; Electronic Fund Transfer Card Or Access Device; Forgery; And Counterfeit Money;
  - b) Fire Department Service Charge;
  - c) Refrigerated Property; and
  - d) if provided by this policy, Lock And Garage Door Transmitter Replacement.

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

The dollar amount of the deductible is determined by multiplying the Coverage A "limit" or the Coverage C "limit", whichever is greater, by the deductible percentage shown in the Schedule.

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

No other deductible applies to this coverage.

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## POLICY CONDITIONS

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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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