

EARTHQUAKE

(The information required below may be shown on a separate schedule or on the Declarations.)

1. **We** pay for direct physical loss caused by earthquake to property covered under Coverages A, B and C. One or more earthquake shocks that occur within a 72-hour period constitute a single occurrence.

This coverage does not increase the **limits** stated on the Declarations of this policy or any endorsement.

2. Under **How Much We Pay for Loss or Claim**, the Deductible provision is replaced by the following with respect to this coverage:

Deductible -- **We** pay only that part of the loss in each occurrence which is more than two percent of the **limit** that applies.

The deductible applies separately to loss under Coverage A -- Residence, Coverage B -- Related Private Structures and Coverage C -- Personal Property.

The deductible amount will not be less than \$250 per occurrence for loss separately under Coverages A, B and C.

If this policy covers more than one residence, this deductible applies separately to each residence.

3. **We** do not cover loss caused directly or indirectly by flood of any nature or tidal wave, whether caused by, resulting from, contributed to or aggravated by earthquake.
4. **We** do not cover loss caused directly or indirectly by landslide, subsidence, erosion or mudflow or the rising, sinking, shifting, expanding or contracting of the earth, unless such loss occurs as a result of an earthquake.
5. The following exclusion applies unless otherwise indicated below.

We do not cover loss to exterior masonry veneer. The value of exterior masonry veneer will be deducted before applying the deductible clause. For the purpose of this exclusion, stucco is not considered masonry veneer.

Exclusion 5. does not apply.