EARTHQUAKE
COVERAGES E, F AND G

(The information required below may be shown on the "declarations").

Deductible _____% 

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

3. For any building or structure of frame construction to which this endorsement applies, 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.

HOW MUCH WE PAY FOR LOSS OR CLAIM

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

Deductible – We pay only that part of the "loss" in each occurrence which is more than the deductible amount. The deductible amount is the percentage shown on the "declarations" of the "limit" that applies.

The deductible applies separately to each item covered under Coverage E, and to each loss to property covered under Coverage G, and to each building or structure covered under Coverage F.

The deductible amount will not be less than $1,000 per occurrence for loss separately under Coverages E, F and G.