

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
AMERICAN NATIONAL GENERAL INSURANCE COMPANY**

LOSS ASSESSMENT COVERAGE FOR EARTHQUAKE

For an additional premium, we agree to pay your share of any assessment charged against all condominium unit-owners by the Condominium Association, up to the limit of liability stated below, when the assessment is made as a result of direct loss caused by Earthquake.

1. One or more earthquake shocks that occur within a seventy-two hour period shall constitute a single earthquake.
2. The following deductible applies to your share of each assessment made for each loss caused by earthquake. No other deductible applies to this Coverage.

We will pay only that part of your assessment which exceeds 10% of the Limit of Liability shown below. This deductible amount shall not be less than \$500 in any one assessment.

Under **SECTION I - EXCLUSIONS, EXCLUSIONS APPLYING TO COVERAGE A – DWELLING AND COVERAGE C – PERSONAL PROPERTY**, item 1.a. **Earth Movement** does not apply to loss caused by earthquake for this coverage.

SPECIAL EXCLUSIONS

We do not cover any assessments made as a result of loss resulting directly or indirectly from flood of any nature or tidal wave, whether caused by, resulting from, contributed to, or aggravated by earthquake.

Limit of Liability \$_____.

All other provisions of this policy apply.