

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

For an additional premium, we insure for direct physical loss to property described in Coverages A, B on the **residence premises**, and Coverage C caused by Earthquake, including land shock waves or tremors, before, during, or after volcanic eruptions.

One or more earthquake shocks that occur within a seventy-two hour period shall constitute a single earthquake.

**Special Deductible**

1. The deductible for loss covered under this earthquake endorsement is the amount determined by applying the deductible percentage of 10% separately to each of the following:
  - (a) the limit as shown on the **Declarations** for **COVERAGE A - DWELLING**;
  - (b) the limit as shown on the **Declarations** for **COVERAGE B - OTHER STRUCTURES**;
  - (c) the limit as shown on the **Declarations** for **COVERAGE C - PERSONAL PROPERTY** PLUS the limit of coverage provided under any Scheduled Personal Property Endorsements.
2. The minimum deductible amount for any one covered loss under Coverages A, B, or C shall be \$500 for each coverage that applies to the loss.

**Special Exclusions**

1. We do not cover loss resulting directly or indirectly from flood of any nature or tidal wave, whether caused by, resulting from, contributed to, or aggravated by earthquake.
2. We do not cover loss to exterior masonry veneer. The value of exterior masonry veneer shall be deducted before applying the deductible clause. For the purpose of this exclusion, stucco shall not be considered masonry veneer.

**Special Exclusion 2 above applies because you did not select coverage for exterior masonry veneer.**

**Special Exclusion 2 above does not apply because you did select coverage for exterior masonry veneer.**

This coverage does not increase the **limits of liability** stated in this policy and does not include the costs of filling land.

All other provisions of this policy apply.