

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EARTHQUAKE ENDORSEMENT**  
(Excludes Exterior Masonry Veneer)

THIS ENDORSEMENT INCLUDES LIMITATIONS AND RESTRICTIONS.

For additional premium, coverage is extended as follows:

**A. Coverage**

1. For the item(s) to which EARTHQUAKE, EXCLUDES EXTERIOR MASONRY is specifically designated in the Declarations, "we" insure for direct physical loss to property caused by earthquake, including land shock waves, lava flow, or tremors before, during or after a volcanic eruption. One or more earthquake shocks that occur within a seventy-two hour period constitute a single earthquake.
2. This coverage does not increase the limit of liability that applies to covered property.
3. Under this endorsement, the following special limit will apply:  
**Dwelling, Coverage C** - up to, but no more than, the limit of liability listed in the Declarations. Neither **Coverage EE Additional Replacement Cost** nor **Coverage HH Extended Replacement Cost** applies to this coverage.

**B. Earthquake Deductible**

The following replaces any other deductible provision in this policy with respect to loss covered under this endorsement:

"We" will pay only that part of the total of all loss that exceeds the earthquake deductible. The dollar amount of the earthquake deductible is determined by multiplying the limit of liability shown in the Declarations by the deductible percentage amount shown in the Declarations. This deductible applies separately to each individual coverage at the time of loss. The total deductible amount will not be less than \$250.

**C. Special Exclusions**

**1. Exterior Masonry Veneer**

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

**2. Flood**

"We" do not cover loss resulting directly or indirectly from flood of any nature or tidal wave, whether:

- a. Caused by;
- b. Resulting from;
- c. Contributed to by; or
- d. Aggravated by

earthquake or volcanic eruption.

**3. Filling Land**

"We" do not cover the cost of soil remediation or filling land.

**4. Auxiliary Private Structures, Coverage F**

Coverage under this endorsement does not apply to **Auxiliary Private Structures, Coverage F**.

**5. Fences, Driveways and Sidewalks**

Coverage under this endorsement does not apply to fences, driveways or sidewalks.

**D. Exception To The Earth Movement Exclusion**

Under **Exclusions - SECTIONS 2 through 6** item **a.** in exclusion **A.2. Earth Movement** does not apply to the extent loss is covered by this endorsement.

Nothing contained here varies, alters, or extends any provision of this policy except as provided in this endorsement.