For an additional premium, we insure for direct loss to the Dwelling or Mobile Home, Separate Structures, Personal Property, and Loss of Use of the residence premises caused by Earthquake.

One or more earthquake shocks occurring within a seventy-two hour period will be considered a single earthquake.

Deductible

The following is the only deductible that applies to each loss caused by Earthquake:

We shall pay only that part of the loss over ____ of the limit of insurance that applies. This deductible will apply separately to loss under Coverage A - Dwelling or Mobile Home, Coverage B - Separate Structures, and Coverage C - Personal Property. The deductible will not be less than $250 in any one loss.


Special Exclusions

We do not cover loss:

(1) Caused directly or indirectly by flood of any nature or tidal wave resulting from or made worse by earthquake.

(2) To exterior masonry veneer other than stucco. The value of exterior masonry veneer will be deducted before applying the deductible.

☐ If this box is "X'd," exclusion 2 does not apply.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.