## EARTHQUAKE ENDORSEMENT TOWNHOUSE AND CONDOMINIUM OWNERS POLICY PROTECTOR PLUS HOMEOWNERS PACKAGE POLICY (TOWNHOUSE)

**∈6188** 

**1st Edition** 

Policy Number of the Company designated in the Declarations

For an additional premium, we insure for direct loss to property shown by an X caused by Earthquake:

Coverage A, B, C and Loss Assessment Coverage under Section II - Liability - Additional Coverages.

Coverage C and Loss Assessment Coverage under Section II - Liability - Additional Coverages.

We also insure for Coverage D - Loss of Use - resulting from direct loss shown above.

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

## Deductible

The following is the 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, Coverage B - Separate Structure, Coverage C - Personal Property and Loss Assessment Coverage. The deductible will not be less than \$250 in any one loss.

No deductible applies to Coverage D - Loss of Use.

## **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 veneer will be deducted before applying the deductible.



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

This endorsement does not increase the limits of insurance stated in this policy.

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.