

**EARTHQUAKE ENDORSEMENT -
NEXT GENERATION HOMEOWNERS POLICY**

J6267
1st Edition

Policy Number:

Effective Date:

For an additional premium, we cover direct physical loss or damage caused by **earthquake** to the following types of **SECTION I - PROPERTY**:

- Coverage A (**Dwelling**);
- Coverage B (**Separate Structures**);
- Coverage C (**Personal Property**);
- Coverage D (**Loss of Use**).

Coverage provided in **SECTION II - LIABILITY, EXTENSIONS OF COVERAGE, 4. Loss Assessment Coverage** applies to **earthquake**.

This endorsement does not increase the **stated limits** in the policy.

For purposes of this **earthquake** endorsement only, the definition of 11. **Earth movement** does not include **earthquake** including land shock waves or tremors before, during or after a volcanic eruption.

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

For purposes of this **earthquake** endorsement only, **SECTION I - PROPERTY, UNINSURED LOSS OR DAMAGE and EXCLUDED CAUSES OF LOSS OR DAMAGE** is modified as follows:

A. Uninsured types of loss or damage:

- 6. **Breakage, impairment, corruption or failure of personal property** - the peril of **earthquake** is added as a covered cause of loss;
- 8. **Marring** - the peril of **earthquake** is added as a covered cause of loss;
- 12. **Movement, settling, cracking, bulging, shrinking, heaving or expanding** - the peril of **earthquake** is added as a covered cause of loss.

B. Excluded Causes of Loss or Damage, the following excluded causes of loss or damage do not apply to this **earthquake** endorsement:

- 1. **Earth Movement. Earth movement** does not include **earthquake**;
- 29. **Collapse. Collapse** does not include **earthquake**;
- 34. **Movement, settling, cracking, bulging, shrinking, heaving or expanding**. This exclusion does not include **movement, settling, cracking, bulging, shrinking, heaving or expanding** if the result of **earthquake**.

In **SECTION I - EXTENSIONS OF COVERAGE**, the following extensions of coverage do not apply to this **earthquake** endorsement:

- 2. **Extended replacement cost - Coverage A**
- 4. **Building ordinance or law**.

In **SECTION I - UNINSURED LOSS OR DAMAGE and EXCLUDED CAUSES OF LOSS OR DAMAGE**, the following language is added:

We do not cover loss:

- 1. Caused directly or indirectly by flood of any nature, waves, or tidal **water**, whether resulting from, contributed to 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. For the purpose of this exclusion, stucco is not considered masonry veneer.

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

Deductible

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

We will 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 Structures**), Coverage C (**Personal Property**) and **SECTION II- LIABILITY, EXTENSIONS OF COVERAGE, 4. Loss Assessment Coverage.**

The deductible will not be less than \$250 in any one loss.

No deductible applies to Coverage D (**Loss of Use**).

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.