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.