

EARTHQUAKE AND VOLCANIC EXPLOSION ENDORSEMENT (Excluding Exterior Masonry Veneer)

1. **SECTION I - LOSSES NOT INSURED** references to earthquake and volcanic explosion are deleted. Such insurance as is afforded by Section I of the policy is extended to insure for accidental direct physical loss caused by earthquake or volcanic explosion.
2. We do not insure under this endorsement for loss:
 - a. to exterior masonry veneer (stucco is not considered exterior masonry veneer); or
 - b. caused by or resulting from any earthquake or volcanic explosion that begins before the inception of this endorsement.
3. All earthquake shocks or volcanic explosions that occur within any 72-hour period will constitute a single loss. The expiration of this policy will not reduce the 72-hour period.
4. **Deductible:** The deductible for loss caused by earthquake or volcanic explosion is the amount determined by applying the deductible percentage (%) shown in the **Declarations**, separately, to each of the following:

- a. the total **COVERAGE A - DWELLING** limit shown in the **Declarations**, excluding the cost of masonry veneer but not stucco;
- b. the total **DWELLING EXTENSION** limit shown in the **Declarations**; and
- c. the total **COVERAGE B - PERSONAL PROPERTY** limit shown in the **Declarations**.

But, if this endorsement replaces earthquake insurance that excludes loss that occurs after the expiration of the policy, we will pay for loss or damage by earthquake, or volcanic explosion that occurs on or after the inception of this endorsement, if the series of earthquake shocks or volcanic explosions began within 72 hours prior to the inception of this insurance.

We will pay only that portion of the loss which exceeds the separate deductibles calculated above. The minimum deductible for each occurrence is \$250.

All other policy provisions apply.