

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**EARTHQUAKE**

For an additional premium, we insure for direct physical loss to property covered under **SECTION I – PROPERTY WE COVER** of the policy to which this endorsement is attached caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

One or more earthquake shocks that occur within a seventy-two hour period shall constitute a single earthquake.

The amounts of insurance for earthquake coverage are the same as the amounts of insurance applying to **SECTION I – PROPERTY WE COVER** in the policy to which this endorsement is attached.

DEDUCTIBLE

The following deductible provision applies to any loss covered by this endorsement and, in that respect replaces any deductible provision in the policy to which this endorsement is attached:

We will pay only that part of the loss which exceeds _____ % of the amount of insurance for COVERAGE _____ .

This deductible will apply separately to each single earthquake.

If any other endorsement attached to this policy allows you to make claim for an additional amount above the amount of insurance shown on the Declarations page, the combined total will be used to calculate the deductible amount.

This deductible does not apply to COVERAGE D – Fair Rental Value and COVERAGE E – Additional Living Expense.

SPECIAL EXCLUSIONS

1. We do not cover loss resulting directly or indirectly from flood of any nature or tidal wave, whether caused by, resulting from, contributed to or aggravated by earthquake.
2. The following exclusion
 - applies
 - does not apply

We do not cover loss to exterior masonry veneer. For the purpose of this exclusion, stucco is not considered masonry veneer.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

Term Premium

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