

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EARTHQUAKE**

- 1. For an additional premium, we insure for direct physical loss to property covered under Section I 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 constitute a single earthquake.

**2. Special Deductible**

The following deductible provision replaces any other deductible provision in this policy with respect to loss covered under this endorsement:

We will pay only that part of the total of the loss for all Section I Property Coverages, except Coverage D – Loss of Use and the Additional Coverages, that exceeds the earthquake deductible stated in this endorsement.

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to XX%\* of the limit of liability that applies to either Coverage A – Dwelling or Coverage C – Personal Property, whichever is greater, in the policy to which this endorsement is attached.

The total deductible amount will not be less than \$250.

**3. Special Exclusions**

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.

The following exclusion applies  \*  
does not apply

We do not cover loss to exterior masonry veneer. The value of exterior masonry veneer will be deducted before applying the deductible clause. For the purpose of this exclusion, stucco is not considered masonry veneer.

This coverage does not increase the limits of liability stated in this policy and does not include the cost of filling land.

The Section I – Earth Movement exclusion does not apply to loss caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

If this policy includes either Special Personal Property Endorsement **HO 00 15** or Unit-Owners Coverage C Special Coverage Endorsement **HO 17 31**, then this endorsement does not apply to Coverage C. Earthquake Coverage for Coverage C is provided in **HO 00 15** and **HO 17 31**.

\* Entries may be left blank if shown elsewhere in this policy for this coverage.

All other provisions of this policy apply.