

EARTHQUAKE COVERAGES E, F AND G

(The information required below may be shown on the "declarations".)

Deductible ____%

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

PRINCIPAL PROPERTY COVERAGES

PERILS SECTION -- COVERAGES E, F and G

"We" pay for direct physical loss to property covered under Coverages E, F, and G caused by earthquake. The property must be described on the "declarations". Earthquake includes land shock waves or tremors before, during, or after a volcanic eruption, explosion, or effusion. One or more earthquake shocks that occur within a 72-hour period constitute a single occurrence.

This coverage does not increase the "limits" stated on the "declarations" of this policy.

GENERAL EXCLUSIONS

1. Under the Earth Movement exclusion, the references to earthquake and volcanic explosion are deleted with respect to the coverage provided by this endorsement.
2. With respect to the coverage provided by this endorsement, the following exclusions are added:
 - a. "We" do not pay for loss caused directly or indirectly by flood of any nature or tidal wave, whether caused by, resulting from, contributed to, or aggravated by earthquake.
 - b. "We" do not pay for loss caused directly or indirectly by landslide, subsidence, erosion, or mudflow or the rising, sinking, shifting, expanding, or contracting of the earth, unless such loss occurs as a result of an earthquake.

c. "We" do not pay for the cost of filling land.

3. For any building or structure of frame construction to which this endorsement applies, the following exclusion is added with respect to the coverage provided by this endorsement:

Exterior Masonry Veneer Exclusion --

"We" do not pay for loss to exterior masonry veneer caused by earthquake. The value of exterior masonry veneer will be deducted before applying the Deductible provision. For the purpose of this exclusion, stucco is not considered masonry veneer.

HOW MUCH WE PAY FOR LOSS OR CLAIM

With respect to the coverage provided by this endorsement, the Deductible provision is deleted and replaced by the following:

Deductible – We pay only that part of the "loss" in each occurrence which is more than the deductible amount. The deductible amount is the percentage shown on the "declarations" of the "limit" that applies.

The deductible applies separately to each item covered under Coverage E, and to each loss to property covered under Coverage G, and to each building or structure covered under Coverage F.

The deductible amount will not be less than \$1,000 per occurrence for loss separately under Coverages E, F and G.

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