

EARTHQUAKE COVERAGE

(The entries required to complete this endorsement will be shown below or 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.

PROPERTY COVERAGES

PERILS INSURED AGAINST -- COVERAGES A, B, C, AND D

"We" pay for direct physical loss to property covered under Coverages A, B, and C caused by earthquake. This 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.

If this policy includes Form 5, or Form 6 with endorsement ML-429, this endorsement does not apply to Coverage C -- Personal Property.

EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES

1. Under the Earth Movement exclusion, the references to earthquake and volcanic eruption, explosion, or effusion 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. If the structure covered under Coverage A of this policy is of frame construction, then 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 -- The deductible shown on the "declarations" applies to the total of all loss caused by an earthquake, other than loss covered under:

- 1) Coverage D; or
- 2) the following Incidental Property Coverages:
 - a) Credit Card, Forgery, and Counterfeit Money;
 - b) Fire Department Service Charge;
 - c) Refrigerated Food Spoilage; and
 - d) if provided by this policy, Lock And Garage Door Transmitter Replacement.

"We" pay only that part of the loss over the deductible.

The dollar amount of the deductible is determined by multiplying the Coverage A "limit" or the Coverage C "limit", whichever is greater, by the deductible percentage shown on the "declarations".

However, the deductible amount will not be less than \$1,000 for loss caused by any one earthquake.

No other deductible applies to this coverage.

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