



## EARTH MOVEMENT EXCLUSION CLARIFICATION

The exclusion contained in this endorsement is subject to the *terms* contained in *your* policy.

### EXCLUSIONS

The EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES contained in *your* policy are clarified as follows:

The Earth Movement of any Kind exclusion contained in *your* policy is deleted and replaced as follows:

**Earth Movement of any Kind**-which includes, but is not limited to:

- a. earthquake, including tremors or land shock waves that occur before, during or after a volcanic eruption;
- b. landslide, mudslide or mudflow;
- c. subsidence, sinkhole, erosion, expanding or contracting, volcanic eruption or effusion including outpouring of lava or ash, except when sinkhole collapse and volcanic action are separately addressed by this policy; or
- d. any other earth movement including earth sinking and earth rising or shifting arising out of, caused by or resulting from any human or animal act or any act of nature.

**We** pay for direct loss by fire, explosion, and (if covered by this policy) theft resulting from earth movement. Explosion does not include volcanic eruption or effusion.

All other *terms* and conditions remain unchanged.