



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.