



## EARTHQUAKE

Refer to the Declarations if information is not shown on this form.  
The coverage under this endorsement is subject to the *terms* contained in *your* policy.

### SCHEDULE

Description of Property	Amount of Insurance	2% Deductible Amount
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### WHAT WE PAY FOR

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage resulting from earthquake, including:

1. Landslide, mudslide or mudflow; and
2. Earth sinking, rising or shifting as a result of movements within the earth's crust or volcanic action.

One or more earthquakes, tremors or aftershocks that occur within a 72-hour period will constitute a single occurrence.

This coverage supersedes, in part, the Earth Movement Of Any Kind exclusion otherwise contained in the applicable Causes of Loss form.

### DEDUCTIBLE

The applicable deductible stated in the Declarations does not apply to the coverage provided by this endorsement. A deductible equal to 2% of the Amount of Insurance shown in the Schedule is applicable to, and will be subtracted from, the amount paid for each scheduled item.

### WHAT WE DO NOT PAY FOR

We do not pay for:

1. Flood of any nature or tidal wave, whether caused by, resulting from, contributed to or aggravated by earthquake.
2. Loss or damage from:
  - a. 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;
  - b. Earth movement resulting from excavation, grading or backfilling; or
  - c. Earth movement resulting from filling of soil or any other substance.

However, if loss or damage by fire or explosion results, *we* will pay for the resulting loss or damage caused by such fire or explosion.

3. Volcanic eruption, explosion or effusion. However, if loss or damage by fire or volcanic action results, *we* will pay for the resulting loss or damage caused by such fire or volcanic action. Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:
  - a. Airborne volcanic blast or airborne shock waves;
  - b. Ash, dust or particulate matter; or

c. Lava flow.

All volcanic eruptions that occur within any 72-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the covered property.

All other *terms* and conditions remain unchanged.