



EARTHQUAKE

Refer to the Supplemental Declarations if information is not shown on this form.

For an additional premium, *we* provide coverage under this endorsement subject to the *terms* contained in the General Policy Provisions.

This endorsement forms a part of the policy identified below:

Policy No. _____.

Named Insured _____.

WHAT WE COVER

SCHEDULE

Description of Property

Limit of Insurance

WHAT WE PAY FOR

We pay for direct physical loss caused by earthquake to property scheduled above.

One or more earthquake shocks that occur within a 72 hour period shall constitute a single *occurrence*.

The following changes are made to the *terms* contained in the policy.

DEDUCTIBLE.

Deductible under **How Much We Pay for Loss or Claim** is replaced by the following with respect to this coverage.

Deductible-We pay only that part of the loss in each *occurrence* which is more than 2 percent of the limit of insurance that applies. This *deductible* amount shall not be less than \$250 per *occurrence*.

If this policy covers more than one building, this *deductible* applies separately to each building.

SPECIAL EXCLUSIONS.

1. *We* do not cover loss caused directly or indirectly from flood of any nature or tidal wave, whether caused by, resulting from, contributed to or aggravated by earthquake.

The following exclusion: APPLIES DOES NOT APPLY.

2. *We* do not cover loss to exterior masonry veneer. The value of exterior masonry veneer shall be deducted before applying the *deductible* clause. For the purpose of this exclusion, stucco shall not be considered masonry veneer.

This coverage does not increase the limits of insurance stated in the Declarations of this policy or any endorsement.