



## 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. any earth movement (other than sinkhole collapse), such as earthquake, landslide, or earth sinking, rising or shifting. But if loss or damage by fire or explosion results, *we* will pay for that resulting loss or damage.
- b. volcanic eruption, explosion or effusion. But if loss or damage by fire, building glass breakage or volcanic action results, *we* will pay for that resulting loss or damage.

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 described property.

Section b. above of this Earth Movement exclusion does not apply when Volcanic Action is a covered cause of loss on this policy.

- c. 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.

All other *terms* and conditions remain unchanged.