

EARTHQUAKE ENDORSEMENT

If the Schedule page shows a premium for this Endorsement, the insurance is extended to include loss or damage caused directly by the peril of earthquake.

“We” or “our” means the Insurer providing this insurance.

1. Earthquake. For the purpose of this endorsement, earthquake shall include snow slide, landslide or other earth movements occurring concurrently with and directly resulting from an earthquake shock. Each loss caused by earthquake shall constitute a single claim hereunder, provided that more than one earthquake shock occurring within any consecutive one hundred sixty-eight hours during the term of this policy shall be deemed a single earthquake within the meaning hereof. Notwithstanding the foregoing, we shall not be liable for any loss or damage caused by any earthquake shock occurring before this endorsement becomes effective nor for any loss or damage caused by any earthquake shock occurring after the expiration of this policy.

2. Deductible Clause. We are liable for the amount by which the loss or damage caused by earthquake exceeds the amount of the deductible specified on the Schedule page in any one occurrence. If a percentage is specified, the amount of the deductible shall be that percentage of the actual cash value (or for those items subject to a replacement cost endorsement, the replacement cost) of the insured property or interest.

3. Exclusions. This endorsement does not cover loss or damage caused directly or indirectly by any of the following perils whether or not caused by or attributable to earthquake,: fire, explosion, smoke, leakage from fire protective equipment, theft, vandalism and malicious acts, flood of any nature, waves, tidal waves, high water, waterborne objects or ice.

4. Extensions of Coverage. We shall be liable for loss or damage to the property insured, caused by wind, hail, rain or snow entering a building through an opening in the roof or walls directly resulting from an earthquake.

5. Pro Rata Clause. We shall only be liable for that proportion of a loss payable under this endorsement which the amount insured hereunder bears to the total amount of insurance covering the peril of fire on the same property. If the policy covers two or more items this provision shall apply to each item separately. All other terms and conditions of this policy to which this endorsement applies remain unchanged.

The deductible for the earthquake supersedes any other deductible contained in this document for any earthquake loss.