

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
EARTHQUAKE - CALIFORNIA

- 1 .** For an additional premium, we insure for direct physical loss to property covered under Coverages A, B or C caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

One or more earthquake shocks that occur within a seventy-two hour period shall constitute a single earthquake.

- 2 .** This coverage does not increase the limits of liability stated in this policy. However, the limit of liability applicable to coverage under this endorsement for additional living expense will be no less than \$1,500.

Additional living expense under this endorsement means any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living if a loss to covered property by earthquake makes the Described Location unfit for its normal use. Payment will be for the shortest time required to repair or replace the Described Location or, if you permanently relocate, the shortest time required for your household to settle elsewhere. This period of time is not limited by the expiration of this policy. We do not cover loss or expense due to cancellation of a lease or agreement.

- 3 .** Special Deductible

The following deductible provision replaces any other deductible provision in this policy with respect to loss covered under this endorsement:

We will pay only that part of the loss which exceeds 20 % of the amount of insurance that applies to the destroyed or damaged property. This deductible will apply separately to loss under each of the following coverages:

- a . Coverage A - Dwelling;
- b . Coverage B - Other Structures; and
- c . Coverage C - Personal Property.

If the basic limit of liability on certain property is increased by endorsement, and that property is destroyed or damaged, the total amount of insurance will be used in calculating and applying the deductible.

However, the total deductible amount will not be less than \$250.

- 4 .** Special Exclusions

We do not cover loss resulting 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

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

This coverage does not include the cost of filling land.

The **Earth Movement** exclusion does not apply to loss caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

* Entries may be left blank if shown elsewhere in this policy for this coverage.

All other provisions of this policy apply.