

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

The coverage available through this endorsement applies only to policies providing residential property coverage for direct physical loss to the dwelling described in Coverage A caused by earthquake. In this endorsement, earthquake does not include land shock waves or tremors before, during or after a volcanic eruption.

For an additional premium, we will provide the Coverage(s) indicated by an "X" in the appropriate box(es) below, subject to the stated limits of liability, conditions and exclusions. Coverage applies following an earthquake that has damaged or destroyed the dwelling on the "Described Location."

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

* **1. Engineering Services and Demolition Cost Coverage**

We will pay the reasonable and necessary cost of:

- a. Structural engineering services, except as provided by public entities, to determine the habitability of the dwelling after an earthquake; and
- b. Demolition of the dwelling due to structural condemnation as the result of loss or damage caused by earthquake. However, if Ordinance or Law coverage for demolition costs is provided in this policy, this coverage **(b.)** applies only if the amount to be paid for the actual damage to the dwelling plus demolition costs is more than the limit of liability applying to the dwelling.

Our limit of liability for this coverage is 10 % of the Coverage A limit of liability and is the most we will pay as the result of a single earthquake.

* **2. Reconstruction Cost Coverage**

This coverage is available only if, prior to the earthquake, you completed and we verified fitting or retro-

fitting of the dwelling. Fitting or retrofitting of the dwelling is accomplished by tying or bracing the structure to the foundation.

If this coverage applies, we will pay the reasonable and necessary reconstruction costs to bring the dwelling up to current local residential dwelling building code standards as required by the local governmental entity as part of the approval of the reconstruction permit process after an earthquake. However, if Ordinance or Law coverage for the increased cost of construction is provided in this policy, this coverage **(2.)** applies only if the amount to be paid for the actual damage to the dwelling plus reconstruction costs is more than the limit of liability applying to the dwelling.

Our limit of liability for this coverage is \$10,000 and is the most we will pay as the result of a single earthquake.

SPECIAL EXCLUSIONS

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

These coverages do not include the cost of filling land.

The **Earth Movement** exclusion does not apply to the costs covered under this endorsement resulting from earthquake.

The **Ordinance or Law** exclusion does not apply to the coverage provided in this endorsement.

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

All other provisions of this policy except as modified by this endorsement apply.