

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

For an additional premium, we insure for direct physical loss to property covered under Section I caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

1. One or more earthquake shocks that occur within a seventy-two hour period constitute a single earthquake.
2. This coverage does not increase the limits of liability stated in this policy. However, the limit of liability for Coverage D - Loss of Use under this endorsement will be no less than \$1,500.
3. 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 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 Section I - Property 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.

SPECIAL EXCLUSIONS

1. 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

2. We do not cover loss to exterior masonry veneer. The value of exterior masonry 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 **Section I - Earth Movement** exclusion does not apply to loss caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

If this policy includes Special Personal Property Endorsement **HO 00 15** or **HO 17 31**, then this endorsement does not apply to Coverage C. Earthquake Coverage for Coverage C is provided in **HO 00 15** and **HO 17 31**.

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

All other provisions of this policy apply.