

**PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.**

## EARTHQUAKE EXTENSION COVERAGE

With respect only to coverage provided by this endorsement, "your" policy is amended as indicated.

DEDUCTIBLE SCHEDULE	
Earthquake Deductible Percentage Amount	%

*(The required information may be shown in the Declarations.)*

"We" cover direct loss by "earthquake" to the types of property listed below only when identified in "your" Declarations with this form number or specifically described in the Schedule of Covered Property in this endorsement:

1. Dwelling,
2. Other Structures,
3. Household Personal Property,
4. Farm Personal Property, and
5. Farm Buildings or a specifically described structure.

The Earthquake Extension Coverage does not increase the limits of liability afforded under the policy.

"Earthquake" means a shaking or trembling of the earth which is a result of a volcano or a shift in the earth's crust due to a deformation. Each loss by "earthquake" will constitute a single claim. However, if more than one "earthquake" shock occurs during a 72 hour period, all such shocks will constitute one "earthquake".

### SPECIAL EXCLUSION

"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 an "earthquake".

### SPECIAL DEDUCTIBLE

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

"We" will pay only that part of the total of all loss payable for each category of covered property that exceeds the largest of the following:

1. \$500; or
2. The percentage deductible determined by multiplying the limit of liability shown in the Declarations for each category of property covered by this endorsement as described in category 1. through 5. above, by the deductible percentage amount shown in the Deductible Schedule, above.

This deductible shall apply separately to loss to property described in category 1. through 5. This deductible does not apply to Loss Of Use or Additional Living Expense And Loss Of Rents Coverage.

<b>SCHEDULE OF COVERED PROPERTY</b>		
<b>Item</b>	<b>Description of Item</b>	<b>Limit of Insurance</b>

*(The required information may be shown in the Declarations.)*

All other terms and conditions of this policy apply.