

## **EARTHQUAKE ENDORSEMENT**

### **INSURING AGREEMENT:**

If the "Declaration Page" shows that the Earthquake Endorsement applies, this insurance extends the insured perils to include loss or damage caused directly by the peril of "earthquake" subject to the provisions of this endorsement and the attached policy wording.

### **EARTHQUAKE DEFINED:**

For the purpose of this coverage, "earthquake" includes snowslide, iceslide, landslide or other earth movements occurring concurrently with and directly resulting from an "earthquake" shock.

More than one "earthquake" shock occurring within any consecutive one hundred and sixty-eight hours during the term of this policy will be deemed a single "earthquake" within the meaning in this coverage. Each loss caused by "earthquake" will be considered a single claim under this coverage. However, we will not pay for any loss or damage caused by an "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.

### **DEDUCTIBLE:**

We will pay for the amount by which the loss or damage caused by "earthquake" in any one occurrence exceeds the amount specified on the "Declaration Page". 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.

### **LOSS OR DAMAGE NOT INSURED:**

"We" do not insure loss or damage caused directly or indirectly by fire, explosion, smoke, "leakage" from fire protective equipment, theft, vandalism and malicious acts, "flood" of any nature, waves, high "water", waterborne objects or ice, whether or not caused by or attributable to "earthquake".

### **EXTENSIONS OF COVERAGE:**

"We" will pay 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 resulting directly from an "earthquake".

### **PRO RATA CLAUSE:**

"We" will only pay for that proportion of a loss payable under this coverage which the amount insured under this coverage 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 will apply to each item separately.

**All other terms and conditions of the policy to which this endorsement is attached remain unchanged.**