EARTHQUAKE

Refer to the Supplemental Declarations if information is not shown on this form.
For an additional premium, we provide coverage under this endorsement subject to the terms contained in the General Policy Provisions.

We pay for direct physical loss caused by earthquake to property covered under Coverages A, B and C.
All earthquake tremors occurring within a 72 hour period constitute a single occurrence.

DEDUCTIBLE

Item 1. c. Deductible under How Much We Pay for Loss or Claim is replaced by the following:

Deductible-We pay only that part of the loss in each occurrence which is more than 2 percent of the applicable amount of insurance. This deductible shall apply separately to loss under Coverage A-Residence, Coverage B-Related Private Structures on the Premises and Coverage C-Personal Property. The deductible shall not be less than $250 per occurrence for loss separately under Coverages A, B and C.

ADDITIONAL EXCLUSIONS

1. We do not cover loss caused directly or indirectly from flood 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 shall be deducted before applying the deductible clause. For the purpose of this exclusion, stucco shall not be considered masonry veneer.

This coverage does not increase the amount of insurance shown on the Declarations or any endorsement.