EARTHQUAKE

Refer to 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.
One or more earthquake shocks that occur within a 72 hour period shall constitute a single ***occurrence***.

DEDUCTIBLE

Item ~~3.~~2. **Deductible** under How Much ***We*** Pay for Loss or Claim is replaced by the following with respect to this coverage.

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

If this policy covers more than one ***residence*** this deductible applies separately to each ***residence***.

SPECIAL EXCLUSIONS

1. ***We*** do not cover loss caused 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 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 ~~limits~~amount of ~~liability~~insurance stated in the Declarations of this policy or any endorsement.

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