

FLORIDA CATASTROPHIC GROUND COVER COLLAPSE

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY

This endorsement provides the terms of coverage if coverage is selected on the Declarations Page.

To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. This endorsement does not change any other provision of the insurance policy to which it is affixed. This endorsement is a part of this insurance policy and takes effect on the effective date of this insurance policy unless another effective date is shown.

Words and phrases that appear in *italics* in the remainder of this form have special meaning. Refer to Section 2. Property Definitions of the policy form and / or this endorsement.

THIS ENDORSEMENT ONLY APPLIES TO LOCATIONS IN THE STATE OF FLORIDA.

B. Covered Causes of Loss

In addition to the Covered Causes of Loss in the policy, the following Causes of Loss are included:

1. **Catastrophic Ground Cover Collapse**

We will pay for sudden and accidental direct physical loss or damage to Covered Property caused by or resulting from *Catastrophic Ground Cover Collapse*.

However, structural damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute loss or damage resulting from a *Catastrophic Ground Cover Collapse*.

If *Sinkhole Loss* causes *Catastrophic Ground Cover Collapse*, coverage is provided for the resulting *Catastrophic Ground Cover Collapse* even if an endorsement for *Sinkhole Loss* is not made part of this policy.

D. Exclusions and Limitations

1. With respect to this endorsement only, the following policy exclusions are modified to include coverage as provided by this endorsement:

- a. *Earthquake and Earth Movement* Exclusion
- b. *Collapse* Exclusion

E. Limits of Insurance

1. Coverage for *Catastrophic Ground Cover Collapse* does not increase the applicable Limit of Insurance. Regardless of whether loss or damage attributable to catastrophic ground cover collapse also qualifies as *Sinkhole Loss* or *Earthquake* (if either or both of those causes of loss are covered under this Coverage Part), only one Limit of Insurance will apply to such loss or damage.

All other terms and conditions, insured coverage, and exclusions of this insurance policy remain unchanged, including applicable limits, sublimits, and deductibles, and apply in full force and effect to the coverage provided by this policy.