

EARTHQUAKE COVERAGE

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 I. Definitions of the policy form and / or this endorsement.

B. Covered Causes of Loss

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

1. *Earthquake*

D. Exclusions and Limitations

With respect to this endorsement only, the following is added to the Exclusions and Limitations section of the policy:

1. We will not pay for loss of or damage to exterior masonry veneer (except stucco) on wood frame walls caused by or resulting from *earthquake*.

This limitation does not apply if less than 10% of the total outside wall area is faced with masonry veneer (excluding stucco).

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.