

# ALL OTHER PERILS

**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 CAUSE OF LOSS:**

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

1. Covered Causes of Loss shall include all other perils, which means all sudden and accidental direct physical loss unless the loss is excluded or limited in this policy.
  - a. All Other Peril excludes *collapse*.

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.