

## EARTHQUAKE

(The information required below may be shown on the "declarations".)

Deductible \_\_\_\_\_%

[ ] Exclusion 6. does not apply.

1. "We" pay for direct physical loss to property covered under Coverages A, B, and C caused by earthquake. One or more earthquake shocks that occur within a 168-hour period constitute a single occurrence.

This coverage does not increase the "limits" stated on the "declarations" of this policy.

2. Under How Much We Pay for Loss or Claim, the Deductible provision is replaced by the following with respect to this coverage:

### Deductible

If a deductible percent is shown above, "we" pay only that part of the loss in each occurrence which is more than the deductible amount. The deductible amount is the percent shown above of the "limit" that applies.

If no deductible percent is shown above, then paragraph a. or b. applies.

- a. If the "insured premises" is located in Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, or Washington, "we" pay only that part of the loss in each occurrence which is more than 5% of the "limit" that applies.
- b. If the "insured premises" is located in any other state or jurisdiction, "we" pay only that part of the loss in each occurrence which is more than 2% of the "limit" that applies.

The deductible applies separately to loss under Coverage A -- Residence, Coverage B -- Related Private Structures, and Coverage C -- Personal Property.

The deductible amount will not be less than \$250 per occurrence for loss separately under Coverages A, B, and C.

3. "We" do not pay for loss caused directly or indirectly by flood of any nature or tidal wave, whether caused by, resulting from, contributed to, or aggravated by earthquake.
4. "We" do not pay for loss caused directly or indirectly by landslide, subsidence, erosion, or mudflow, or the rising, sinking, shifting, expanding, or contracting of the earth, unless such loss occurs as a result of an earthquake.
5. "We" do not pay for the cost of filling land.
6. The following exclusion applies unless otherwise indicated above.

"We" do not pay for loss to exterior masonry veneer. The value of exterior masonry veneer will be deducted before applying the deductible clause. For the purpose of this exclusion, stucco is not considered masonry veneer.