

## Loudoun Mutual Insurance Company

This endorsement broadens the coverages provided by “your” primary coverage form.  
PLEASE READ IT CAREFULLY

### LIMITED EARTHQUAKE COVERAGE

#### PROPERTY COVERAGES

##### PERILS INSURED AGAINST – COVERAGES A and B

“We” pay up to **\$50,000** for direct physical loss to property covered under Coverages A and B caused by earthquake. This includes land shock waves or tremors before, during and after a volcanic eruption, explosion or effusion. 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.

#### EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES

Under the earth movement exclusion, the references to earthquake and volcanic eruption, explosion, or effusion are deleted with respect to the coverage provided by this endorsement.

With respect to the coverage provided by this endorsement, the following exclusions are added:

1. “We” do not pay for loss caused directly or indirectly flood or any nature or tidal wave, whether caused by, resulting from, contributed to, or aggravated by earthquake.
2. “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.
3. “We” do not pay for the cost of filling land.

#### HOW MUCH WE PAY FOR LOSS OR CLAIM

With respect to the coverage provided by this endorsement, the Deductible provision is deleted and replaced by:

“We” pay only that part of the loss in each “occurrence” which is more than **\$2,500**.

All other provisions of the policy apply.

**LM 554 11/2011**

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