
EARTHQUAKE AND VOLCANIC ERUPTION COVERAGE

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

PERILS COVERED

The following provision is added, but only with respect to those items of covered property for which an entry on the "declarations" indicates that coverage is provided for Earthquake and Volcanic Eruption:

"We" pay for direct physical loss to property caused by earthquake. This includes land shock waves or tremors before, during, or after a volcanic eruption.

All earthquake shocks or volcanic eruptions that occur within a 168-hour period will be considered a single earthquake or volcanic eruption. This 168-hour period is not limited by the policy expiration.

However, "we" do not pay for loss or damage caused by or resulting from any earthquake or caused by eruption, explosion, or effusion of a volcano that begins prior to the inception of this coverage.

When Earthquake and Volcanic Eruption coverage is provided for personal property, this means the described personal property located in or on the described building or structure or in the open (or in vehicles) within 100 feet of the described premises or within 100 feet of the building or structure that houses the described premises, whichever distance is greater.

PERILS EXCLUDED

1. Under the Earth Movement exclusion, the references to:
 - a. earthquake, earth tremor, or earth temblor, including any aftershocks, whether manifested in shaking, ground displacement, or otherwise;
 - b. land shock waves or tremors before, during, or after a volcanic eruption; and
 - c. soil liquefaction caused by earthquake, earth tremor, or earth temblor;do not apply with respect to the coverage provided by this endorsement.
2. With respect to the coverage provided by this endorsement, the following exclusions are added:
 - a. "We" do not pay for loss caused directly or indirectly by:
 - 1) flood of any nature; or
 - 2) waves, including but not limited to tidal wave and tsunami;whether caused by, resulting from, contributed to, or aggravated by earthquake.
 - b. "We" do not pay for the cost of filling land.
3. The Collapse exclusion under the Special Perils Part does not apply with respect to the coverage provided by this endorsement.

HOW MUCH WE PAY

1. The coverage provided by this endorsement does not increase the "limit" for the covered property, even if loss covered under an exception to the Earth Movement exclusion occurs.
2. The following deductible provision replaces any other deductible provision within the policy with respect to:
 - a. the coverage provided by this endorsement; and
 - b. an occurrence that is covered by both this endorsement and under an exception to the Earth Movement exclusion.

Deductible – In any one occurrence, "we" pay only that part of "your" loss in excess of the Earthquake And Volcanic Eruption deductible amount. The deductible amount will be 5% of the value of the covered property at the time of the loss, unless a different Earthquake And Volcanic Eruption deductible percentage is shown on the "declarations".

This deductible applies separately to each building, structure, and the personal property described in the Schedule.

If a different Earthquake And Volcanic Eruption deductible percentage is shown on the "declarations", the deductible amount will be the percentage of the value of the covered property at the time of the loss.

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