



EARTHQUAKE COVERAGE

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If the Declaration Page shows that Earthquake coverage applies, this insurance is extended to include loss or damage caused directly by the peril of earthquake subject to the following conditions:

EARTHQUAKE DEFINED

For the purpose of this coverage, earthquake includes snowslide, iceslide, landslide or other earth movements occurring concurrently with and directly resulting from an earthquake shock.

More than one earthquake shock occurring within any consecutive one hundred and sixty-eight hours during the term of this policy will be deemed a single earthquake within the meaning in this coverage. Each loss caused by earthquake will be considered a single claim under this coverage. However, we will not pay for any loss or damage caused by an earthquake shock occurring before this endorsement becomes effective nor for any loss or damage caused by any earthquake shock occurring after the expiration of this policy.

DEDUCTIBLE

We will pay for the amount by which the loss or damage caused by earthquake in any one occurrence exceeds the amount specified on the Declaration Page. If a percentage is specified, the amount of the deductible shall be that percentage of the actual cash value (or for those items subject to a replacement cost endorsement, the replacement cost) of the insured property or interest.

LOSS OR DAMAGE NOT INSURED

We do not insure loss or damage caused directly or indirectly by fire, explosion, smoke, leakage from fire protective equipment, theft, vandalism and malicious acts, flood of any nature, waves, high water, waterborne objects or ice, whether or not caused by or attributable to earthquake.

EXTENSIONS OF COVERAGE

We will pay for loss or damage to the property insured, caused by wind, hail, rain or snow entering a building through an opening in the roof or walls resulting directly from an earthquake.

PRO RATE CLAUSE

We will only pay for that proportion of a loss payable under this coverage which the amount insured under this coverage bears to the total amount of insurance covering the peril of fire on the same property. If the policy covers two or more items this provision will apply to each item separately.

All other terms and conditions of the policy to which this coverage applies remain unchanged.

ALL THE STATUTORY AND ADDITIONAL CONDITIONS OF THE POLICY APPLY TO THIS COVERAGE