

EARTHQUAKE ENDORSEMENT

Attached to and forming part of this Policy

This policy is hereby extended to include loss or damage caused directly by the peril of "earthquake" subject to the following conditions.

DEDUCTIBLE

"We" are liable for the amount by which the loss or damage caused by "earthquake" exceeds the amount of the deductible specified on the "Declarations Page" for this endorsement in any "earthquake occurrence".

If a percentage deductible 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 total value of the insured property or insured interest.

If both an amount and a percentage are specified on the "Declarations Page", whichever deductible is greater shall apply. This deductible clause supersedes the provisions of any other deductible clause stated elsewhere in the policy.

EXCLUSIONS

This endorsement does not cover loss or damage caused directly or indirectly by any of the following perils whether or not caused by or attributable to "earthquake":

- (a) fire, explosion, or smoke;
- (b) leakage from "fire protective equipment";
- (c) theft, or vandalism and malicious acts;
- (d) "flood", including "surface water", waves, tides, tidal waves, tsunamis, or the breaking out or overflow of any natural or artificial body of water, waterborne objects or ice.

EXTENSION OF COVERAGE

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

DEFINITIONS

- (a) "Earthquake" includes snowslide, landslide, or other earth movements occurring concurrently with and directly resulting from an earthquake shock.
- (b) "Earthquake occurrence" means all earthquake shocks which occur within 168 consecutive hours, commencing during the policy period on or after the effective date of this endorsement. The expiration of this policy will not reduce the 168 hour period.
- (c) "Flood" means the breaking out or overflow of any natural or artificial body of water and includes "surface water", waves, tides, tidal waves and tsunamis.
- (d) "Surface water" means water or natural precipitation temporarily diffused over the surface of the ground.

PRO RATA CLAUSE

"We" shall only be liable for that proportion of a loss payable under this Endorsement, which the amount insured hereunder, 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 shall apply to each item separately.

Except as specifically modified by this Endorsement, the terms, conditions and exclusions of the Policy are unchanged.