

EARTHQUAKE ENDORSEMENT - E10

This insurance is hereby extended to include loss or damage caused directly by the peril of earthquake subject to the following conditions:

EARTHQUAKE

For the purpose of this endorsement, earthquake shall include snowslide, landslide or other earth movements occurring concurrently with and directly resulting from an earthquake shock.

Each loss caused by earthquake shall constitute a single claim hereunder, provided that more than one earthquake shock occurring within any seventy-two hours during the term of this policy shall be deemed a single earthquake within the meaning hereof. Notwithstanding the foregoing, this Insurer shall not be liable 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 CLAUSE

Each claim for loss or damage caused by earthquake shall be adjusted separately and from the amount of each adjusted claim, the sum of \$25,000.00 or 2% of the actual cash value (or for those items subject to a replacement cost clause, the replacement cost) of the insured property or interest, whichever is greater, shall be deducted.

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: fire, explosion, smoke, leakage from fire protective equipment, theft, vandalism and malicious acts, flood of any nature, waves, tidal waves, high water, waterborne objects or ice.

EXTENSIONS OF COVERAGE

The Insurer shall be liable 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 directly resulting from an earthquake.

PRO RATA CLAUSE

The Insurer 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 property covers two or more items this provision shall apply to each item separately.

Except as otherwise provided in this endorsement, all terms, provisions, and conditions shall have full force and effect.