

EARTHQUAKE ENDORSEMENT

The endorsement modifies insurance provided under the following coverage forms:

Commercial Property Broad Form
Commercial Property Named Perils Form

WORDS AND PHRASES IN BOLD HAVE SPECIAL MEANING AS DEFINED BELOW OR IN THE FORM TO WHICH THIS ENDORSEMENT IS ATTACHED

This endorsement applies separately to each location for which the Earthquake Endorsement is specified on the Declaration Page.

INDEMNITY AGREEMENT:

If the **Declaration Page** indicates that the Earthquake Endorsement applies, this policy is extended to insure against loss or damage caused directly by the peril of **earthquake**, subject to the provisions of this endorsement and the attached policy wording.

DEFINITIONS

"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 (168) hours during the term of this policy will be deemed a single **earthquake** within the meaning in this coverage. Each loss caused by an **earthquake** occurrence 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

The Insurer 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 replacement cost, whichever is specified on the **Declaration Page** of the insured property of interest.

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;
- b) Explosion;
- c) Smoke,
- d) Leakage from fire protective equipment;
- e) Theft;
- f) Vandalism and malicious acts,
- g) Flood of any nature, waves, high water, waterborne objects or ice.

EXTENSIONS OF COVERAGE:

The Insurer 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 RATA CLAUSE:

The Insurer 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 ENDORSEMENT IS ATTACHED REMAIN UNCHANGED.