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## EARTHQUAKE AND VOLCANIC ERUPTION COVERAGE

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### AGREEMENT

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In return for "your" payment of the required premium, "we" provide the coverage described in this endorsement. This coverage is subject to the "terms" of this endorsement, the Common Policy Conditions, the Common Policy Definitions, and the "terms" applicable to Property Coverages, except as provided below.

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### PROPERTY NOT COVERED

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The following provision is added with respect to the coverage provided by this endorsement:

**Masonry Veneer** -- "We" do not cover exterior masonry veneer (other than stucco) on wood frame walls.

However, "we" will cover masonry veneer when described as included on the "declarations" or when it is less than 10% of the exterior wall area.

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### PERILS COVERED

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The following perils are added:

**Earthquake And Volcanic Eruption** -- "We" cover loss or damage caused by earthquake or the eruption, explosion, or effusion of a volcano.

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

**Restriction** -- "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.

However, if the earthquake shocks or volcanic eruptions began within 168 hours prior to the inception date of this coverage, and this coverage replaces earthquake or volcanic eruption insurance that excludes loss or damage that occurs after the expiration date of such insurance, "we" will cover the loss or damage that occurs on or after the inception date of this coverage.

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### PERILS EXCLUDED

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Item 2., Earth Movement, does not apply with respect to the coverage provided by this endorsement.

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### HOW MUCH WE PAY

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1. The coverage provided by this endorsement does not increase the "limit" for the covered property.
2. The following deductible provision replaces any other deductible provision within the policy with respect to the coverage provided by this endorsement:

**Deductible** -- "We" pay only that part of "your" loss in excess of the deductible amount in any one occurrence. When a deductible percentage for Earthquake And Volcanic Eruption Coverage is shown on the "declarations" the deductible amount is the percentage of the value of the covered property at the time of the loss.

This deductible applies separately to:

1. each building or structure described on the "declarations";
2. business personal property in each building or structure described on the "declarations"; and
3. business personal property in the open or in vehicles within 100 feet of the described premises.