

ADDITIONAL COVERAGE
For Loss or Damage Caused by Earthquake
For Use With Expanded Homeowners Policy - DH 33-00 (11-87)

In consideration of the premium for which the policy to which this endorsement is a part has been written and subject to all its terms and conditions the policy is amended as follows:

1. The exclusion for loss or damage from earthquake, item 3.b.(1) of DH 33-00 (11-87), is deleted. This policy now covers loss or damage caused by earthquake subject to the following limits of insurance. These limits of insurance for loss or damage caused by earthquake are sub-limits, not additional amounts of insurance, and are provided within the PROPERTY LIMIT FOR ALL LOSS IN ONE ACCIDENT shown on the Declarations Page of the policy to which this endorsement has been attached:
 - a. Dwelling Structure: The earthquake limit of insurance shown on the Declarations Page for the dwelling.
 - b. Personal Property: \$5,000, or if greater, the earthquake limit of insurance shown on the Declarations Page for personal property.
 - c. Additional Living Expense: \$1,500, or if greater, the earthquake limit of insurance shown on the Declarations Page for additional living expense.

2. **We shall not pay for loss or damage caused by earthquake to any of the following:**
 - a. swimming pools, spas, outbuildings and other appurtenant structures;
 - b. masonry fences and walls not necessary for the structural integrity of the dwelling;
 - c. walkways and patios not necessary for regular ingress to or egress from the dwelling;
 - d. awnings or other patio coverings;
 - e. decorative or artistic features including plaster if other covering would be less expensive;
 - f. exterior and interior brick veneer, stone veneer and masonry veneer. Masonry veneer does not include stucco;
 - g. landscaping;
 - h. masonry chimneys. However, **we** will pay for replacement of a destroyed masonry chimney with a non-masonry, earthquake resistant chimney;
 - i. glassware, china, porcelain or ceramic items;

- j. artwork or other decorative items;
- k. resulting loss of rental income and rental value.

3. **We** will pay that portion of each covered earthquake loss that exceeds the amount for Deductible #3 shown on the Declarations Page of the policy to which this endorsement has been attached. For the purpose of this deductible provision, all loss and damage which occurs during a 72 hour period as a result of an earthquake and related aftershocks shall be considered one earthquake loss. Coverage for Additional Living Expense is not subject to the Earthquake Deductible.

We will not pay for any earthquake loss to personal property unless the loss or damage to **your** dwelling exceeds the earthquake deductible.