

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. Personal Property: \$5,000, or if greater, the earthquake limit of insurance shown on the Declarations Page for personal property.
 - b. Additional Living Expense: \$1,500, or if greater, the earthquake limit of insurance shown on the Declarations Page for additional living expense.
2. With respect to loss or damage caused by earthquake, **we** shall not pay:
 - a. for loss or damage to any real property including additions and alterations to the premises **you** occupy even if they were installed by **you** or at **your** expense;
 - b. for loss or damage to glassware, china, porcelain or ceramic items;
 - c. for loss or damage to artwork or other decorative items;
 - d. for 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.