

ADDITIONAL COVERAGE
For Loss or Damage Caused by Earthquake
For Use With Broad Named Peril Homeowners Policy - DH 33-06 (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 peril of earthquake is added to the PERILS CLAUSE of the policy to which this endorsement has been attached. 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 Earthquake Deductible amount 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.