

**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 owned and occupied by **you** 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;
  - e. for any **loss assessment**.
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.
4. **Loss assessment** means **your** share of the amount of money charged by the property owners association or similar body to all its members for earthquake loss for which there is no other insurance. Coverage is limited to property at the location shown on the Declarations Page of the policy to which this endorsement has been attached. Coverage does not apply to assessment made against the property owners association by any governmental body.