

Additional Coverage
For Loss or Damage Caused by Earthquake
For use with Rental Dwelling Policy - DH 25-05

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, paragraph a. of item 5. LOSS NOT COVERED BY THIS POLICY of DH 25-05 is deleted and is replaced with the following:
 - a. earth movement other than earthquake, volcanic eruption, landslide, mudflow, and earth sinking, rising or shifting unless fire, explosion or **volcanic action** ensues and then **we** will be liable only for the ensuing direct damage from the fire, explosion or **volcanic action**.

The policy to which this endorsement has been attached now covers loss or damage caused by earthquake. The peril of earthquake includes land shock waves or tremors before, during or after a volcanic eruption.

2. **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 seventy two (72) hour period as a result of an earthquake and related aftershocks shall be considered one earthquake loss.