

Additional Coverage
For Loss or Damage Caused by Earthquake
For use with Dwelling Fire Policy – DH 25-04

In consideration of the premium for which the policy of 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 earth movement, paragraph 1.a. of the LOSS NOT COVERED BY THIS POLICY section of DH 25-04 and, if attached to the policy, of form DH 07-11, is deleted and is replaced with the following:
 - a. earth movement, volcanic eruption, landslide, mudflow, subsidence and earth sinking, rising or shifting. If fire, explosion or **volcanic action** ensues, **we** will be liable only for the ensuing direct damage from the fire, explosion or **volcanic action**. Earth movement does not include earthquake.
2. The policy to which this endorsement is 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. This endorsement shall not have the effect of increasing any of the limits of insurance.
3. Loss or damage caused by earthquake is limited to covered property which is situated at the location shown on the Declarations Page of the policy.
4. **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. masonry chimneys. However, **we** will pay for replacement of a destroyed masonry chimney with a non-masonry, earthquake resistant chimney;
 - h. glassware, china, porcelain or ceramic items;

- i. artwork or other decorative items;
 - j. resulting loss of rental income and rental value.
4. **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.

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