

ADDITIONAL COVERAGE
For Loss or Damage Caused by Earthquake
For use with Direct Access Insurance for Apartment Residents

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.
2. With respect to loss or damage to **your** otherwise covered property 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 and which were installed at **your** expense during **your** tenancy;
 - 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 to physical property that exceeds the Earthquake Deductible amount shown on the Declarations page up to the separate earthquake limit of \$5,000. 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 after shocks shall be considered one earthquake loss. Coverage for Additional Living Expense is not subject to the Earthquake Deductible and is covered up to a limit of \$1,500.