



HO 54 – (4/84)

EARTHQUAKE

For an additional premium, we insure for direct physical loss to property covered under Section I caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

- 1- One or more earthquake shocks that occur within a seventy-two hour period constitute a single earthquake
- 2- The following is only deductible that applies to each loss caused by earthquake:
 - a. We will pay only that part of the loss, which is more than the % amount on the Declaration Pages. This deductible will apply separately to loss under Coverage A – Dwelling, Coverage B – Other Structures, and Coverage C – Personal Property. This deductible amount will not be less than \$2,500 in any one loss

SPECIAL EXCLUSIONS

- 1- We do not cover loss resulting directly or indirectly from flood of any nature or tidal wave, whether caused by, resulting from, contributed to or aggravated by earthquake.
 - a. The following exclusion does not apply if there is an "X" in the following box: ☐
- 2- We do not cover loss to exterior masonry veneer. The value of exterior masonry veneer will be deducted before applying the deductible clause. For the purpose of this exclusion, stucco is not considered masonry veneer.

This coverage does not increase the limits of liability stated in this policy and does not include the cost of filling land.

The Section I – Earth Movement Exclusion does not apply to loss caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

If this policy includes Special Personal Property Endorsement HO-15, then this endorsement does not apply to Coverage C. Earthquake Coverage for Coverage C is provided in HO-15

All other provisions of this policy apply