

EARTHQUAKE

(This information is required to be shown on the "declarations" for coverage to exist.)

1. "We" pay for direct physical loss to property covered under Coverages A and C caused by earthquake. One or more earthquake shocks that occur within a 168-hour period constitute a single occurrence.

This coverage does not increase the "limits" stated on the "declarations" of this policy.

2. Under How Much We Pay for Loss or Claim, the Deductible provision is replaced by the following with respect to this coverage:

Deductible

"We" pay only that part of the loss in each occurrence which is more than the earthquake deductible amount. The deductible amount is the percentage shown on the "declarations" applicable to this coverage. .

The deductible applies separately to each dwelling covered under Coverage A.

The deductible amount will not be less than \$1,000 per occurrence for losses occurring separately under Coverage A and C..

3. "We" do not pay for loss caused directly or indirectly by flood of any nature or tidal wave, whether caused by, resulting from, contributed to, or aggravated by earthquake.

4. "We" do not pay for loss caused directly or indirectly by landslide, subsidence, erosion, or mudflow, or the rising, sinking, shifting, expanding, or contracting of the earth, unless such loss occurs as a result of an earthquake.

5. "We" do not pay for the cost of filling land.

6. The following exclusions applies unless otherwise indicated above.

- a. "We" do not pay for 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.
- b. "We" do not pay for well pumps, underground water lines, septic or tile systems.