

# Limited Earthquake

**A.** We insure for direct physical loss to property covered under Section I Coverage **A** – Dwelling, Coverage **C** – Personal Property and Coverage **D** – Loss of Use caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption as described and limited below.

1. One or more earthquake shocks that occur within a seventy-two hour period constitute a single earthquake.
2. For Forms other than **HO 00 04** and **HO 00 06**, that have a Blanket Property Limit shown in the Declarations, the limit of liability for Coverage **A** is the Coverage A. Dwelling Amount shown.
3. For Forms other than **HO 00 04** and **HO 00 06** the limit of liability for Coverage **C** – Personal Property is \$5,000. However, the loss must exceed the deductible for the dwelling in order for coverage to apply.
4. For Forms **HO 00 04** and **HO 00 06**, the total limit of liability for Coverage **A** – Dwelling and Coverage **C** – Personal Property is \$5,000.
5. The limit of liability for Coverage **D** – Loss of Use is \$1,500.

This coverage does not increase the limits of liability stated in this policy.

## **B. DEDUCTIBLE**

The following deductible provision replaces any other deductible provision in this policy with respect to loss covered under this endorsement:

1. For Forms other than **HO 00 04** and **HO 00 06**:
  - a. We will pay only that part of the loss which exceeds \* \_\_\_ % of the Coverage **A** Limit Of Liability shown in the Declarations; or

- b. We will pay only that part of the loss which exceeds \* \_\_\_ % of the Coverage A. Dwelling Amount if a Blanket Property Limit is shown in the Declarations.

2. For Forms **HO 00 04** and **HO 00 06**, a \$750 deductible applies.

## **C. SPECIAL EXCLUSIONS**

1. We do not cover loss to glassware, china, porcelain, or ceramic items, artwork or other decorative items.
2. We will not pay to replace a masonry chimney. However, we will pay to replace a damaged masonry chimney with a nonmasonry, earthquake resistant chimney.
3. We do not cover loss resulting directly or indirectly from flood of any nature or waves, including tidal wave, and tsunami, whether caused by, resulting from, contributed to or aggravated by earthquake.
4. The following exclusion applies ( )\*  
does not apply ( )

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.

5. This coverage does not include the cost of filling land.
6. 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.

\* Entries may be left blank if shown elsewhere in this policy for this coverage.

All other provisions of this policy apply.

