

**EARTHQUAKE
AND
VOLCANIC
ERUPTION**

For an additional premium, we insure for direct loss caused by Earthquake or Volcanic Eruption to property described in Coverages A, B or C and covered by this policy.

**FRAME
DWELLING**

One or more earthquake shocks that occur within a seventy-two hour period shall constitute a single earthquake.

One or more volcanic eruptions that occur within a seventy-two hour period shall constitute a single volcanic eruption.

DEDUCTIBLE

The following is the only deductible that applies to each loss caused by Earthquake or Volcanic Eruption.

We will pay only that part of the loss over 2% of the total amount of insurance that applies. This deductible shall apply separately to loss under Coverage A - Dwelling, Coverage B - Other Structures, Coverage C - Personal Property, Coverage D - Fair Rental Value and Coverage E - Additional Living Expense. This deductible amount shall not be less than \$250 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 or volcanic eruption.
2. We do not cover loss to exterior masonry veneer. The value of exterior veneer shall be deducted before applying the deductible clause. For the purpose of this exclusion, stucco shall not be considered masonry veneer.

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

All other provisions of this policy apply.