

- PLEASE READ THIS CAREFULLY -

EARTHQUAKE PERILS PART

We insure against direct physical loss to covered property caused by the following perils.

PERILS COVERED

In the following Perils Covered, the term "we cover" means "we insure against direct physical loss."

Earthquake - We cover loss caused by earthquake.

Volcanic Activity - We cover loss caused by volcanic activity. This includes: volcanic eruption, explosion or effusion.

Definition - All loss that occurs within a 72-hour period shall be considered a single loss. This 72-hour period is not limited by the policy expiration.

**PERILS NOT COVERED
AND EXCLUSIONS**

NOTE: See the Coverage and General Conditions Parts for other Exclusions, Limitations and Property Not Covered, which may affect your coverage. Coverage for some excluded or limited losses may be available at an additional cost.

We do not pay for loss if one or more of the "specified exclusions" apply to the loss, regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.

Specified Exclusions - When reference is made to "specified exclusions," we mean Civil Authority, Nuclear Hazard, Ordinance or Law, Utility Failure, War, and Water Damage.

Blasting, Explosion or Fire - We do not cover loss caused by or resulting from blasting, explosion or fire.

Civil Authority - We do not cover loss caused by order of any civil authority, including seizure, confiscation or destruction of property.

Contamination - See Wear and Tear.

Deterioration - See Wear and Tear.

Earth Movement or Volcanic Eruption - We do not cover loss caused by or resulting from any earth movement or caused by eruption, explosion, or effusion of a volcano that begins before the inception of this coverage.

Electrical Currents - We do not cover loss caused by or resulting from arcing or by electrical currents other than lightning.

Landslide - We do not cover loss caused by or resulting from landslide.

Masonry Veneer - We do not cover exterior masonry veneer (other than stucco) on wood frame walls.

We will cover masonry veneer when described as "included" on the Declarations or when it is less than 10 percent of the exterior wall area.

Mudflow or Mudslide - We do not cover loss caused by or resulting from mudflow or mudslide.

Neglect - We do not cover loss caused by or resulting from your neglect to use all reasonable means to save covered property at and after the time of loss.

We do not cover loss caused by your neglect to use all reasonable means to save and preserve covered property when endangered by a peril insured against.

Nuclear Hazard - We do not cover loss caused by nuclear hazard. This means nuclear reaction, nuclear radiation or radioactive contamination, all whether controlled or uncontrolled. Loss caused by nuclear hazard is not considered loss caused by fire, explosion or smoke.

Ordinance or Law - We do not cover loss or increased cost caused by enforcement of any code, ordinance or law regulating the use, construction, repair or demolition of any building or structure.

Unoccupancy - See Vacancy.

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Utility Failure - We do not cover loss caused by interruption of power or other utility services resulting from any cause, if the interruption takes place away from the described location. Interruption includes reduced voltage, low pressure or other interruptions of normal services.

Vacancy-Unoccupancy - We do not cover loss occurring while the building has been vacant beyond 60 consecutive days. We do not cover loss occurring while the building has been unoccupied for more than 60 consecutive days or for more than the usual or incidental unoccupancy period for the described premises, whichever is longer.

Unoccupied means that the customary activities or operations of the described occupancy are suspended, but personal property has not been removed. The building shall be considered vacant and not unoccupied when the occupants have moved, leaving the building empty except for limited personal property.

War - We do not cover loss caused by war, including undeclared war; civil war; insurrection; rebellion; revolution; warlike act by a military force or military personnel; or destruction, seizure or use of property for a military purpose. We do not cover loss due to the consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.

Water Damage - We do not cover loss caused by:

- flood, surface water, waves, tidal water, overflow of a body of water or spray from any of these whether wind driven or not;
- water which backs up through sewers or drains; or
- water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through or into a building, sidewalk, driveway, foundation, swimming pool or other structure.

DEDUCTIBLE

We pay only the part of the loss over a deductible in any occurrence when a deductible percentage or amount is shown in the declarations. The deductible amount is the percentage of the actual cash value at the time of the loss when a percentage is shown.

This deductible applies separately to:

- each building or structure;
- personal property in each building or structure; and
- property in the open or in vehicles at each location.

This deductible replaces any other deductible for earthquake.