



**OREGON MUTUAL INSURANCE COMPANY
DWELLING FIRE
EARTHQUAKE COVERAGE – OREGON
(INCLUDES RESTRICTIONS OR ABRIDGMENTS)**

DF-469 (10-00)

1. For an additional premium, we insure for direct physical loss to property covered under Coverages A, B or C (when purchased and shown on the Declaration page) caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

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

2. **Special Deductible**

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

We will pay only that part of the total of the loss for all Property Coverages, except Coverage D - Additional Living Costs and Fair Rental Value, and the Other Coverages, that exceeds the earthquake deductible stated in this endorsement.

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to _____ percent of the limit of liability that applies to Coverage A, B or C, whichever is greatest, in the policy to which this endorsement is attached

The total deductible amount will not be less than \$250.

3. **Special Exclusions**

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.

The following exclusion

- applies
 does not apply

We do not cover loss to exterior masonry veneer. The value of exterior 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 **Earth Movement** exclusion in this policy does not apply to loss caused by earthquake including land shock waves and tremors before, during or after a volcanic eruption

All other provision of this policy apply.