

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## ADDITIONAL EARTHQUAKE COVERAGE – CALIFORNIA

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS FORM – FARM PROPERTY  
FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL  
PROPERTY COVERAGE FORM

SCHEDULE*		
Prem. No.	Description Of "Dwelling"	Reconstruction Cost Coverage Limit Of Insurance
SAMPLE		

\*Information required to complete the Schedule, if not shown on this endorsement, will be shown in the Declarations.

- A. This endorsement is available only for policies providing residential property coverage for direct physical loss of, or damage to, the "dwelling" when the loss or damage is caused by or results from Earthquake. In this endorsement, coverage is not provided for loss or damage caused by volcanic eruption, explosion or effusion. All Earthquake shocks that occur within any 168-hour period will constitute a single Earthquake. The expiration of this policy will not reduce the 168-hour period.
- B. **Coverage**  
If loss or damage to the "dwelling" described in the Schedule above is caused by an Earthquake and a limit of insurance is shown for Reconstruction Cost Coverage in the Schedule above, we will provide such coverage, subject to the stated limit of insurance, conditions and exclusions.  
This coverage is available only if, prior to the Earthquake, you completed and we verified fitting or retrofitting of the "dwelling". Fitting or retrofitting of the "dwelling" is accomplished by tying or bracing the structure to the foundation.  
If this coverage applies, we will pay reasonable and necessary reconstruction costs to bring the "dwelling" up to current local residential dwelling building code standards as required by the local governmental entity as part of the approval of the reconstruction permit process after an Earthquake.  
The most we will pay under this coverage for each "dwelling" as the result of a single Earthquake is \$10,000 for that "dwelling" as shown in the Schedule above for this coverage.  
However, if Ordinance or Law coverage for the increased cost of construction is provided in this policy, the coverage provided under this endorsement applies only if the amount to be paid for reconstruction costs is more than the Increased Cost of Construction amount of available coverage under the Ordinance or Law coverage.
- C. The **Ordinance Or Law** Exclusion in the Causes of Loss Form – Farm Property does not apply to the coverage provided by this endorsement.
- D. The **Earth Movement** Exclusion in the Causes of Loss Form – Farm Property does not apply to the costs covered under this endorsement resulting from Earthquake.