

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

## **CALIFORNIA CHANGES – CAUSES OF LOSS – EARTHQUAKE FORM**

This endorsement modifies insurance provided under the following:

FARM PROPERTY – BARN, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM  
FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL  
PROPERTY COVERAGE FORM  
FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM  
FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS,  
DEFINITIONS

### **A. Coverage**

The Limit of Insurance for Coverage **D** – Loss of Use under this endorsement will be no less than \$1,500.

### **B. Covered Causes Of Loss**

When Earthquake is shown in the Declarations, Covered Causes of Loss means the following:

1. Earthquake.
2. Volcanic Eruption, meaning the eruption, explosion or effusion of a volcano.

All Earthquake shocks or Volcanic Eruptions that occur within any 168-hour period will constitute a single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168-hour period.

### **C. Exclusions**

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

#### **a. Ordinance Or Law**

The enforcement of any ordinance or law:

- (1) Regulating the construction, use or repair of any property; or
- (2) Requiring the tearing down of any property, including the cost of removing its debris.

This exclusion, Ordinance Or Law, applies whether the loss results from:

- (1) An ordinance or law that is enforced even if the property has not been damaged; or
- (2) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

#### **b. Governmental Action**

Seizure or destruction of property by order of governmental authority.

#### **c. Nuclear Hazard**

Nuclear reaction or radiation, or radioactive contamination, however caused.

#### **d. War And Military Action**

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Exclusions **C.1.a.** through **C.1.d.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from:
  - a. Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.
  - b. Fire, explosion (other than volcanic explosion), landslide, mine subsidence, tidal wave, flood, mudslide or mudflow, even if attributable to an Earthquake or Volcanic Eruption.
  - c. Any Earthquake or Volcanic Eruption that begins before the inception of this insurance.
  - d. The failure of power or other utility service supplied to the "insured location", however caused, if the failure occurs away from the "insured location". Failure includes lack of sufficient capacity and reduction in supply.

But if the failure of power or other utility service results in a Covered Cause Of Loss, we will pay for the loss or damage caused by that Covered Cause Of Loss.

**D. Limitation**

We will not pay for loss of or damage to exterior masonry veneer (except stucco) on wood frame walls caused by or resulting from Earthquake or Volcanic Eruption. The value of such veneer will not be included in the value of Covered Property or the amount of loss when applying:

1. The Deductible applicable to this form; or
2. The Coinsurance Loss Condition applicable to Coverage F in the Farm Property – Farm Personal Property Coverage Form.

This limitation does not apply if:

- a. The premises description in the Declarations specifically states "Including Masonry Veneer"; or

- b. Less than 10% of the total outside wall area is faced with masonry veneer (excluding stucco).

**E. Deductible**

We will subtract a sum from the amount of loss, damage or expense in any one occurrence.

1. The sum we subtract from each separate item will be a percentage of its value. The applicable percentage is shown in the Declarations.
2. This Deductible applies separately to the following:
  - a. Each building or structure;
  - b. Personal property in each building or structure; and
  - c. Personal property in each yard.