Insurance LOSS ASSESSMENT COVERAGE FOR EARTHQUAKE

For an additional premium, **we** agree to pay **your** share of any loss assessment charged during the policy period against **you** by a corporation or association of property owners, up to the limit of liability shown below, when the assessment is made as a result of direct loss to the property, owned by all members collectively, caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

- 1. One or more earthquake shocks that occur within a seventy-two hour period constitute a single earthquake.
- 2. The following deductible applies to **your** share of each assessment made for each loss caused by earthquake.

No other deductible applies to this coverage.

We will pay only that part of **your** assessment which is more than * of the limit of liability shown below. This deductible amount will not be less than the policy deductible in any one assessment.

SPECIAL EXCLUSIONS

- 1. **We** do not cover loss assessments charged against **you** or a corporation or association of property owners by any governmental body.
- 2. **We** do not cover assessment made as a result of 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 Section I - Earth Movement exclusion does not apply to loss caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

The following units are covered:

Location of Unit*

Limit of Liability*

* Entries may be left blank if shown elsewhere in this policy for this coverage.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY

Secretary

President