



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CO 04 36 04 16

SAMPLE
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** as a member of the association, corporation or community of the owners of the property, 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 for loss resulting directly or indirectly from flood of any nature, tidal wave or tsunami caused by, resulting from, contributed to or aggravated by earthquake or by land shock waves or tremors before, during, or after a volcanic eruption.
3. **We** do not cover assessment for:
 - a. Loss to land, including the land underlying the **residence premises**.
 - b. The cost required to replace, rebuild, stabilize or otherwise restore land.
 - c. The cost of any pilings or piers, and of those parts of any foundation that must be added to stabilize the land or any structures rendered unstable by earthquake.
4. **We** do not cover assessment for loss resulting from earthquake directly or indirectly caused by, resulting from, or contributed to by human forces.

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
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All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY



 Secretary



 President