



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EARTHQUAKE

1. For an additional premium, **we** insure for direct physical loss to property covered under SECTION I 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 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 SECTION I - PROPERTY COVERAGES, except COVERAGE D - LOSS OF USE 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, the deductible for loss caused by earthquake is the amount determined by applying * to each of the following, and said deductible applies separately to each of the following:

- a. the total COVERAGE A - DWELLING limit shown in the Declarations;
- b. the total COVERAGE B - OTHER STRUCTURES limit shown in the Declarations; and
- c. the total COVERAGE C - PERSONAL PROPERTY limit shown in the Declarations.

We will pay only that portion of the loss which exceeds the separate deductibles calculated above. The minimum deductible for each occurrence will not be less than the policy deductible.

3. Special Exclusions

We do not cover loss resulting directly or indirectly from flood of any nature or waves, including tidal waves and tsunamis, 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 masonry 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.

SAMPLE


CO 04 54 08 14

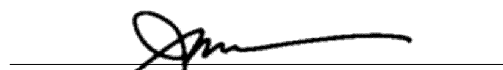
The SECTION I - EARTH MOVEMENT exclusion does not apply to loss caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

* 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