



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

EARTHQUAKE

SECTION I - PROPERTY COVERAGES

For an additional premium, **we** insure the property covered under the policy and any applicable endorsement and not excluded under any provision of the policy or under item 4. of this endorsement for direct physical loss caused by earthquake. Earthquake includes land shock waves or tremors before, during, or after a volcanic eruption.

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:

1. the total COVERAGE A - DWELLING limit shown in the Declarations;
2. the total COVERAGE B - OTHER STRUCTURES limit shown in the Declarations; and
3. 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.

The following special provisions apply to this endorsement:

1. Under WHAT LOSSES ARE NOT COVERED - EXCLUSIONS - SECTION I, subsection (1) of section a. is deleted from provision 1.
2. One or more earthquakes occurring within a 72-hour period shall be considered one earthquake. Losses resulting from earthquake outside any 72-hour period shall be adjusted as separate losses with separate application of limits of liability and deductibles.
3. **We** do not cover loss resulting directly or indirectly from flood of any nature, tidal wave or tsunami caused by, resulting from, contributed to by, or aggravated by earthquake or by land shock waves or tremors before, during, or after a volcanic eruption.

4. The following special exclusions apply:

We do not cover:

- a. 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.
- d. Loss resulting from earthquake directly or indirectly caused by, resulting from, or contributed to by human forces.

5. **Special Exclusions**

The following exclusion applies
does not apply

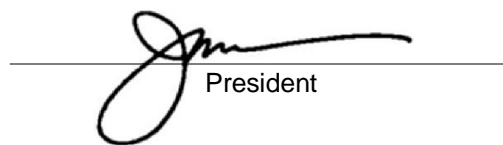
We do not cover loss to exterior masonry veneer. The value of the exterior masonry veneer shall be deducted before applying the deductible provision. For the purpose of this exclusion, stucco shall not be considered masonry veneer.

Coverage under this endorsement does not increase the amounts of the limits of liability stated in the policy.

All provisions of your policy not affected by this endorsement remain unchanged.

AUTO CLUB FAMILY INSURANCE COMPANY


Secretary


President