EARTHQUAKE LOSS ASSESSMENT COVERAGE AND EARTHQUAKE ASSOCIATION DEDUCTIBLE COVERAGE

(The entries required to complete this endorsement will be shown below or on the declarations.)

SCHEDULE

The “limit” that applies to coverage for Loss Assessment/Association Deductible (for any one loss) under this endorsement for each location shown is:

<table>
<thead>
<tr>
<th>Location of Premises</th>
<th>Limit</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>$</td>
<td>%</td>
</tr>
<tr>
<td>b.</td>
<td>$</td>
<td>%</td>
</tr>
</tbody>
</table>

This policy is amended to include the following “terms”. All other “terms” of the policy apply, except as amended by this endorsement.

INCIDENTAL COVERAGES

The following coverage is added:

9. Earthquake Loss Assessment/Association Deductible -- “We” pay for “your” share of:
   a. an assessment made by “your” homeowners, condominium, mobile-homeowners, or similar residential association. Coverage applies only when the assessment:
      1) is levied during the policy period;
      2) results from direct loss to the property that is:
         a) owned collectively by all association members;
         b) of the type that would be eligible for coverage by this policy if it were owned by “you”; and
         c) caused by earthquake or land shock waves or tremors before, during, or after a volcanic eruption, explosion, or effusion; and
      3) is levied against “you” as owner or tenant of the premises shown in the Schedule above.

   However, “we” do not pay for an assessment that is levied against “you” or “your” association by any governmental body or authority.

   b. a deductible applicable to the insurance held by “your” homeowners, condominium, mobile-homeowners, or similar residential association. Coverage applies only when the deductible:
      1) is charged against “you”, during the policy period, as owner or tenant of the premises shown in the Schedule above; and
      2) results from direct loss to property that:
         a) would be eligible for coverage under this policy if it were owned by “you”;
         b) is covered under the insurance held by “your” association; and
         c) is caused by earthquake or land shock waves or tremors before, during, or after a volcanic eruption, explosion, or effusion.

   c. For each location shown in the Schedule above, the most “we” will pay for Loss Assessment/Association Deductible coverage is the “limit”, for any one loss, shown in the Schedule above for that location. The “limit” that applies is the most “we” will pay for any one loss, regardless of the number of assessments or deductibles charged against “you”.

   One or more earthquake shocks that occur within a 168-hour period constitute a single occurrence.

GENERAL EXCLUSIONS

1. Under the Earth Movement exclusion, the references to earthquake and volcanic explosion are deleted with respect to the coverage provided by this endorsement.

2. With respect to the Incidental Coverages provided by this endorsement, the following exclusions are added:
   a. “We” do not pay for any assessment or any deductible resulting from loss caused directly or indirectly by flood of any nature or tidal wave, whether caused by, resulting from, contributed to, or aggravated by earthquake.
   b. “We” do not pay for any assessment or any deductible resulting from loss caused directly or indirectly by landslide, subsidence, erosion, or mudflow or the rising, sinking, shifting, expanding, or contracting of the earth, unless such loss occurs as a result of an earthquake.
   c. “We” do not pay for any assessment or any deductible resulting from the cost of filling land.
HOW MUCH WE PAY FOR LOSS OR CLAIM

With respect to the Incidental Coverage for Earthquake Loss Assessment/Association Deductible provided by this endorsement, the Deductible provision is deleted and replaced by the following:

3. **Deductible** – For each location for which a deductible percent is shown in the Schedule above, “we” will pay only that part of “your” share of the assessment or deductible applicable to the insurance held by “your” association, which is more than the deductible amount applicable to this coverage. The deductible amount applicable to this coverage is the percent shown in the Schedule above of the “limit” for that location. The deductible amount applicable to this coverage applies for each accident, including repeated exposure to similar conditions, that results during the policy period.

For each location for which no deductible percent is shown in the Schedule above, “we” will pay only that part of “your” share of the assessment or deductible applicable to the insurance held by “your” association which is more than 5% of the “limit” shown in the Schedule above for that location. The deductible amount applicable to this coverage applies for each accident, including repeated exposure to similar conditions, that results during the policy period.

The deductible amount applicable to this coverage will not be less than $250 in any one accident, including repeated exposure to similar conditions, that results during the policy period. No other deductible applies to this coverage.