

**X2 - EARTHQUAKE OR VOLCANIC ERUPTION – ADDITIONAL INSURED PERIL ENDORSEMENT**

**AGREEMENT**

In return for your payment of the premium as stated separately on the Declarations page or included in the total premium we agree to extend your policy as follows:

**ADDITIONAL INSURED PERIL**

We insure you for direct loss or damage to the property described in Section One of the policy to which this endorsement is attached, caused by "Earthquake or Volcanic Eruption".

**DEFINITION**

One or more earthquake shocks or volcanic eruptions that occur within a 72 hour period shall be considered as a single earthquake or volcanic eruption. **Only damage occurring within the period of insurance shown on the Declarations page** will be covered.

**PERCENTAGE DEDUCTIBLE**

We will pay only for that portion of any loss or damage which exceeds the percentage deductible shown on the Declarations page of the applicable limit of insurance pertaining to this endorsement, but not exceeding the limit of insurance.

Furthermore, the deductible shall apply separately to losses occurring under coverage for:

- Dwelling Buildings
- Detached Buildings or Structures
- Personal Property
- Unit Owners Improvements and Betterments.

**EXCLUSION**

We **do not** cover loss or damage caused by or resulting from flood of any nature, waves including tidal waves, waterborne objects or ice, whether caused by, resulting from, contributed to or aggravated by earthquake or volcanic eruption.

**OTHER CONDITIONS THAT APPLY**

All other terms and conditions of the policy to which this endorsement applies remain unchanged.

SAMPLE