

**Form #EQ1** (Rev. June 23, 2015)  
**Earthquake and/or Volcanic Eruption Endorsement**

APPLICABLE ONLY IF THIS FORM NUMBER APPEARS IN THE DECLARATIONS PAGE OF THE POLICY

**EA Agreement**

This endorsement is subject to the terms and conditions of this **policy** and to the following additional terms and conditions.

In return for **your** payment of the premium as stated separately in the **declarations page** or included in the total premium **we** agree to add the following peril to the perils **you** are insured against.

**Additional Insured Peril**

**We** insure the property described in Section One against physical loss or physical damage occurring during the **period of insurance** caused by earthquake, volcanic eruption or tsunami.

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

**Deductible**

**We** will pay only for that portion of any physical loss or physical damage which exceeds the applicable deductible shown on the **declarations page** up to the limit of insurance pertaining to this endorsement. The deductible as shown in the declarations page is a percentage of the combined total limits of insurance for Coverages A, B and C, or expressed as a dollar amount, whichever is greater. The deductible will apply to any loss covered under this endorsement. If two or more deductibles provided in this policy apply to a single incident of loss, the total to be deducted will not exceed the largest deductible applicable, unless otherwise provided.

**Other Conditions that Apply**

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

SAMPLE