

EARTHQUAKE COVERAGE E, F, AND G

(This information is required to be shown on the "declarations" for coverage to exist.)

1. "We" pay for direct physical loss to property covered under Coverages E, F, and G caused by earthquake. The property must be indicated as having this coverage apply. One or more earthquake shocks that occur within a 168-hour period constitute a single occurrence.

This coverage does not increase the "limits" stated on the "declarations" of this policy.
2. Under How Much We Pay for Loss or Claim, the Deductible provision is replaced by the following with respect to this coverage:

Deductible

"We" pay only that part of the loss in each occurrence which is more than the earthquake deductible amount. The deductible amount is the percentage shown on the "declarations" applicable to this coverage. .

The deductible applies separately to each building or structure covered under Coverage E, and to each loss to property covered under Coverage G and each item covered under Coverage F.

The deductible amount will not be less than \$1,000 per occurrence for losses occurring separately under Coverages E, F, and G.
3. "We" do not pay for loss caused directly or indirectly by flood of any nature or tidal wave, whether caused by, resulting from, contributed to, or aggravated by earthquake.
4. "We" do not pay for 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.
5. "We" do not pay for the cost of filling land.
6. The following exclusions applies;
 - a. "We" do not pay for loss to any glass infused liners or sidewalls or to any waste or fertilizer holding facilities or concrete or glass lined silos or bunkers:
or
 - b. "We" do not pay for well pumps, underground water lines, septic or tile systems.

FMH-3354 Ed 1.0

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