

## EARTHQUAKE EXTENSION

PE10 (02/07)

This extension modifies coverage provided by forms PA1, PA2 PA3, PA8, PA23, PA24, PA25, PNI, PNI4, PNI5, PNI9, PN23 and PN29, but only if indicated on the Declarations Page for the form.

This insurance is hereby extended to include loss or damage caused directly by the peril of earthquake subject to the following conditions:

1. **EARTHQUAKE**  
For the purpose of this extension, earthquake shall include snowslide, landslide or other earth movements occurring concurrently with and directly resulting from an earthquake shock.  
Each loss caused by earthquake shall constitute a single claim hereunder, provided that more than one earthquake shock occurring within any one hundred-sixty eight consecutive hours (168) during the term of this policy shall be deemed a single earthquake within the meaning hereof. Notwithstanding the foregoing, this Insurer shall not be liable for any loss or damage caused by any earthquake shock occurring before this extension becomes effective nor for any loss or damage caused by any earthquake shock occurring after the expiration of this policy.
2. **DEDUCTIBLE CLAUSE**  
The Insurer is liable for the amount by which the loss or damage caused by earthquake exceeds the amount of the deductible, if any, specified on the Declarations Page applicable to this extension in any One occurrence, If a percentage is specified as Deductible percentage, the amount of the deductible shall be that percentage of the actual cash value (or for those Items subject to a replacement cost extension, the replacement cost) of the insured property or Interest. If an amount is specified as Deductible minimum amount, the minimum deductible to apply is the amount so specified.
3. **EXCLUSIONS**  
This extension does not cover loss or damage caused directly or indirectly by any of the following perils whether or not caused by or attributable to earthquake; fire, explosion, smoke, leakage from fire protective equipment, theft, vandalism and malicious acts, flood of any nature, waves, tidal waves, high water, waterborne objects or Ice,
4. **EXTENSIONS OF COVERAGE**  
The Insurer shall be liable for loss or damage to the property insured, caused by wind, hail, rain or snow entering a building through an opening in the roof or walls directly resulting from an earthquake.
5. **PRO RATA CLAUSE**  
The Insurer shall only be liable for that proportion of a loss payable under this extension which the amount insured hereunder bears to the total amount of insurance covering the peril of fire on the same property. If the policy covers two or more items this provision shall apply to each item separately.

All other terms and conditions of this policy remain unchanged.