

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EARTH MOVEMENT EXCLUSION ENDORSEMENT

Part D – Coverage for Damage to Your Covered Auto is amended as follows.

A. DEFINITIONS

The "Other than collision" definition is deleted and replaced by the following:

"Other than collision" includes loss to "your covered auto" caused by or resulting from: missiles or falling objects; fire; theft or larceny; explosion; windstorm; hail, water or flood; malicious mischief or vandalism; riot or civil commotion; contact with bird or animal; or breakage of glass. If breakage of glass is caused by a "collision", you may elect to have it considered a loss caused by "collision".

B. EXCLUSIONS

The following exclusion is added:

EARTH MOVEMENT

We will not pay for loss or damage caused by earth movement. Earth movement includes, but is not limited to: earthquake; landslide; mudflow; mudslide; or sinking, rising, or shifting of earth. However, if any loss by fire, explosion, theft, or glass breakage ensues, we will pay for the ensuing loss.

Earthquake means an earthquake and all related after-shocks occurring within 72 hours of the initial shock.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.