

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

EARTHQUAKE EXCLUSION ENDORSEMENT

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

DEFINITIONS

A. "Other than collision" is deleted and replaced by the following:

- A. "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".

EXCLUSIONS

The following exclusion is added:

We will not pay for:

Loss or damage caused by earthquake. 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.

All other policy provisions apply.