

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

EARTHQUAKE EXCLUSION - WASHINGTON

The following is added to the **EXCLUDED PERILS**:

With respect to all classes or items covered, we will not pay for loss or expense caused by or that results from an earthquake.

Earthquake includes land shock waves or tremors before, during or after a volcanic eruption. One or more earthquake shocks that occur within a 72-hour period constitute a single earthquake.

This exclusion applies if any of the above:

- a.** Occurs independently;
- b.** Is caused by or results from an act of nature; or
- c.** Is caused by or results from an act or omission of any person or entity.

However, we do cover direct loss caused by or resulting from fire, explosion, theft, or water damage from a ruptured sprinkler system within a structure that results from an earthquake as described above provided the fire, explosion, theft or water damage is covered.

All other policy provisions apply.