

Earthquake Endorsement

Residential Property Insurance Policy

Policy Number: _____

Named Insured: _____

Property Location: _____

Effective Date: _____

1. Endorsement

This endorsement hereby modifies coverage provided under the Residential Property Insurance Policy. In consideration of the payment of additional premium and subject to all applicable terms, exclusions, limits, and conditions set forth herein and in the policy, coverage is extended to include direct physical loss or damage caused by earthquake to the insured property, as defined in this endorsement.

2. Coverage

This endorsement covers sudden and accidental direct physical loss or damage to the property insured under the policy, caused by earthquake occurring during the policy period.

3. Earthquake Definition

Earthquake means a vibration or shaking of the earth's crust, including land shock waves or tremors, before, during, or after a volcanic eruption.

4. Limits of Insurance and Deductible

Description	Amount
Earthquake Coverage Limit	_____
Deductible (percentage of coverage)	_____

5. Exclusions

- Loss or damage caused by fire, explosion, or flood following an earthquake (unless specifically endorsed).
- Damage to land, including cost to repair or stabilize land.
- Loss of use, additional living expense, or consequential loss (unless specifically endorsed).

6. Conditions

All other terms, limitations, and conditions of the original policy remain unchanged and in full effect, except as expressly modified by this endorsement.

Authorized Signature

Insured's Signature

Date: _____