



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EARTHQUAKE**

This endorsement modifies insurance provided under the following:

BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Broad Form) (WA3000)

BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Named Perils) (WA3150)

**1. If Building And Business Contents Form (Broad Form) (WA3000) is applicable to your policy:**

Exclusion (a) in **SECTION I** of **B.2. Excluded Perils** is deleted, but only:

- (i) With respect to the "premises" to which this Earthquake endorsement is applicable; and
- (ii) To the extent that coverage is provided under this Earthquake endorsement.

**2. If Building And Business Contents Form (Named Perils) (WA3150) is applicable to your policy:**

1. Exclusion (a) in **SECTION I** of **B.2. Excluded Perils** is deleted, but only:

- (i) With respect to the "premises" to which this Earthquake endorsement is applicable; and
- (ii) To the extent that coverage is provided under this Earthquake endorsement.

2. The following is added to **A.2. Insured Perils**, but only with respect to the "premises" to which this Earthquake endorsement is applicable:

**"Earthquake".**

**3. The following is added to SECTION II of B.2. Excluded Perils, but only with respect to the coverage provided by this Earthquake endorsement:**

### **Earthquake Commencement**

We will not pay for loss or damage caused directly or indirectly by "earthquake" that begins before the inception date of this Earthquake endorsement.

However, if this policy replaces Earthquake insurance that excludes loss or damage that occurs after the expiry date of such insurance, we will pay for direct physical loss or damage caused by "earthquake" that occurs on or after the inception date of this Earthquake endorsement, if the series of earthquake shocks began within one hundred and sixty-eight (168) hours prior to the effective date of this Earthquake endorsement.

**4. If Building And Business Contents Form (Broad Form) (WA3000) is applicable to your policy, the following is added to SECTION II of B.2. Excluded Perils:**

### **Resultant Damage**

This Earthquake endorsement does not cover physical loss or damage caused directly or indirectly by:

- (i) Fire, explosion, smoke, leakage from "fire protective equipment", riot, vandalism or malicious acts, all as described in the "Named Perils" definition in Section **G. DEFINITIONS**;
- (ii) Theft or attempted theft; or
- (iii) "Flood".

5. If **Building And Business Contents Form (Named Perils) (WA3150)** is applicable to your policy the following is added to **SECTION II of B.2. Excluded Perils** :

**Resultant Damage**

This Earthquake endorsement does not cover physical loss or damage caused directly or indirectly by:

- (i) Fire, explosion, smoke, leakage from "fire protective equipment", or riot, vandalism or malicious acts; or
- (ii) "Flood".

6. The following is added to **D. AMOUNTS OF INSURANCE**:

The most we will pay for loss or damage in any one "earthquake occurrence" at the "premises" to which this Earthquake endorsement is applicable is the Earthquake Amount of Insurance listed in the Declarations under such endorsement. The Earthquake Amount of Insurance does not increase any other applicable Amount of Insurance. However, any additional amount of insurance that may be applicable under an Additional Coverage or Coverage Extension that is part of this Coverage Form is in addition to this Earthquake Amount of Insurance.

7. The following is added to **E. DEDUCTIBLE**:

However, the deductible listed in the Declarations under the Earthquake endorsement applies to loss or damage in any one "earthquake occurrence".

- (a) If a Percentage Deductible is listed, the amount of the deductible will be that percentage of the Earthquake Amount of Insurance listed in the Declarations for Insured Property at the "premises" that has sustained loss or damage. Such deductible applies separately to each "premises" to which this Earthquake endorsement is applicable.
- (b) If a Minimum Deductible is listed, this is the minimum deductible that will apply in any one "earthquake occurrence" no matter how many "premises" are involved in the loss. If more than one Minimum Deductible applies in any one "earthquake occurrence", only the highest such deductible will apply.
- (c) If both a Minimum Deductible and a Percentage Deductible are listed, whichever deductible is greater will apply.

8. The following is added to **G. DEFINITIONS**:

**"Earthquake"** means snowslide, landslide or other earth movement occurring concurrently with and directly resulting from an earthquake shock or other natural or man-made earth movement including those resulting from mining or fracking operations.

**"Earthquake Occurrence"** means all earthquake shocks that occur within any one hundred and sixty-eight (168) consecutive hour period commencing during the policy period and on or after the effective date of this Earthquake endorsement. The expiration date of this policy will not reduce the one hundred and sixty-eight (168) hour period.

**"Flood"** means:

- (a) The breaking out or overflow of any natural or artificial body of water, waves, storm surge, seiche, tides, tidal wave or tsunami; or
- (b) The unusual and rapid accumulation, overflow or runoff of water or natural precipitation temporarily diffused over the surface of the ground.

All other terms and conditions remain unchanged.