

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EARTHQUAKE AND VOLCANIC ACTION

This endorsement modifies the **Anderson Instrument Makers, Dealers, Repairers and Lutheries Coverage Form**

A. Earthquake

When **Earthquake Coverage** is indicated on the "Certificate Declarations of Coverage", we cover "Loss" caused by or resulting from Earthquake at the "covered location" indicated on the "Certificate Declarations of Coverage".

As used by this Endorsement, Earthquake means:

1. Earthquake, including tremors or aftershocks and any earth sinking, rising or shifting relating to such event;
2. Volcanic eruption, explosion or effusion. Volcanic action means direct physical loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:
 - a. Airborne volcanic blast or airborne shock waves;
 - b. Ash, dust or particulate matter; or
 - c. Lava flow.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

With respect to coverage for Earthquake and Volcanic Action as set forth in paragraphs 1. and 2. above, all earthquakes and volcanic eruptions that occur within any 168 hour period will constitute a single occurrence. The expiration of this Policy will not reduce the 168 hour period.

B. Exclusions Applicable to Earthquake

We do not cover any "Loss" caused by Earthquake or Volcanic Action that begins before the inception date shown on the "Certificate Declarations of Coverage". The exclusion applicable to Earth Movement still applies except to the extent that this Coverage applies.

C. Limits of Insurance

The most we pay for all "Loss" caused by or resulting from Earthquake in any one occurrence, regardless of the numbers and types of coverage is the **Earthquake Occurrence Limit of Insurance**. The most we pay for all "Loss" in any twelve month period is the **Earthquake Annual Aggregate Limit of Insurance** shown on the "Certificate Declarations of Coverage".

D. Deductible Applicable to Earthquake

We will not pay for "Loss" in any one occurrence until the amount of the covered "Loss" applicable to all coverages exceeds the applicable **Earthquake Deductible** amount shown on the

'Certificate Schedule of Coverages". We will then pay the amount of the "Loss" in excess of the **Earthquake Deductible**, up to the applicable Limit of Insurance.

All other terms, conditions and exclusions of the Policy shall remain unchanged.