

Policy Number:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EARTH MOVEMENT LIMITATION ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDERS RISK

MORTGAGEE'S REPORTING FORM

If an Amount of Insurance is indicated for Earth Movement on a Certificate of Insurance for a covered location and therefore Earth Movement is considered a Covered Cause of Loss at that location, we will not pay for "loss" or damage to exterior masonry veneer on wood frame building walls caused by or resulting from Earth Movement. As a result, the value of the veneer will not be included in the value of Covered Property or the amount of a covered "loss" when applying:

- a. The Earth Movement Deductible; and
- b. The Coinsurance Condition.

This limitation does not apply if 10% or less of the total exterior building wall area is to be faced with masonry veneer. Masonry veneer does not include stucco.