

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CATASTROPHIC GROUND COVER COLLAPSE

CAUSE OF LOSS – BASIC FORM (CP 10 10)

The following provisions are added:

A. Covered Cause of Loss

The following cause of loss is added:

Catastrophic Ground Cover Collapse, meaning geological activity that results in all of the following:

- 1) The abrupt collapse of the ground cover;
- 2) A depression in the ground cover that is clearly visible to the naked eye;
- 3) Structural damage to the building, including the foundation; and
- 4) The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.

Contents coverage applies if there is a loss that results from a catastrophic ground cover collapse. Structural damage consisting merely of the settling or cracking of a foundation, structure, or building does not constitute a loss resulting from a catastrophic ground cover collapse.

B. Exclusions

b. Earth Movement

The following is added:

(6) This exclusion does not apply to Catastrophic Ground Cover Collapse.

All other provisions of this policy apply.