

END NO.

EARTHQUAKE SHOCK

In consideration of the premium charged, it is a condition that this policy insures direct physical loss or damage resulting only from peril of earthquake shock as defined below:

The peril of earthquake is defined as natural faulting of land masses, subject to the following provisions:

This policy does not cover loss or damage caused by or resulting from earth movement, landslide, mud flow, subsidence, earth sinking, and earth rising or shifting unless such loss is a direct result of earthquake.

Claim for each loss caused by earthquake and earth movement, shall constitute a single claim hereunder; provided if more than one earthquake shall occur within any period of 72 hours during the term of this policy, such earthquake shall be deemed to be a single loss within the meaning hereof. this company shall not be liable for any loss caused by any earthquake shock occurring before the effective date and time of this policy, nor for any loss occurring after the expiration date and time of this policy.

All other perils except earthquake shock are specifically excluded.

ENSUING LOSS EXCLUSION

In no event shall this company be liable for any loss caused directly or indirectly by fire, explosion or other excluded perils whether the same be caused by or attributable to earthquake or otherwise.

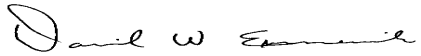
ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Attached to and forming a part of policy number

issued by: North Shore Management

issued to:

effective date:

BY: 
AUTHORIZED REPRESENTATIVE