

END NO.

EARTHQUAKE DEFINITION

IF EARTHQUAKE IS COVERED HEREUNDER IT IS DEFINED AS FOLLOWS:

IT IS UNDERSTOOD AND AGREED THAT WHEREVER IN THIS POLICY THE WORD "EARTHQUAKE" OCCURS, IT SHALL BE HELD TO MEAN 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.

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:	BY: 
effective date:	