

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SINKHOLE COLLAPSE

A. Coverage

We insure for direct physical loss to covered property covered caused by sinkhole collapse.

Sinkhole collapse means actual physical damage:

1. Arising out of; or

2. Caused by;

sudden settlement or collapse of the earth supporting such property. The settlement or collapse must result from subterranean voids created by the action of water on limestone or similar rock formations.

B. Exception To The Earth Movement Exclusion

The Earth Movement Exclusion does not apply to sinkhole collapse.

All other provisions of this policy apply.