This endorsement forms part of section 1a and is subject otherwise to the terms, provisions, conditions and exclusions contained in the *policy of insurance* or endorsed thereon.
1.1. The *insurer* shall not indemnify the *insured* for loss or damage resulting from earthquake unless the earthquake risk was taken into account, the relevant official building codes were adhered to in the design and the quality of material and workmanship was according to prescribed standards.