

## CEAR Insurance – Endorsement 14008 Special Insurance Condition: Structures in Earthquake Zones

This Endorsement forms part of Section I

and is subject otherwise to the terms, provisions, conditions, limitations and exclusions contained in the *Policy* or endorsed thereon except for the following:

## 1. Condition

The *Insurer* shall not indemnify the *Insured* for loss or damage resulting from *Earthquake* unless the *Earthquake* risk was adequately taken into account by using best practice, the relevant official building codes were adhered to in the design and the quality of material and workmanship was used according to prescribed standards by the *Insured*.