

**THIS ENDORSEMENT CHANGES THE POLICY – PLEASE READ IT CAREFULLY**  
**FLORIDA CATASTROPHIC GROUND COVER COLLAPSE COVERAGE**

**SECTION I- PERILS INSURED AGAINST**

**Catastrophic Ground Cover Collapse**

The following peril is added:

Catastrophic Ground Cover Collapse, meaning geological activity resulting in all the following:

- a. The abrupt collapse of the ground cover;
- b. A depression in the ground cover clearly visible to the naked eye;
- c. Structural damage to the building, including the foundation; and
- d. The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.

Contents coverage applies if there is a loss resulting from a Catastrophic Ground Cover Collapse.

Structural damage consisting merely of the settling or cracking of a foundation, structure, or building does not constitute a loss resulting from a Catastrophic Ground Cover Collapse.

The Section I – Earth Movement Exclusion does not apply to a Catastrophic Ground Cover Collapse.

All other provisions of the policy apply.