

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **SINKHOLE EXCLUSION**

### **APPLIES TO ALL FORMS**

The following Exclusion is added to **Exclusions** in the Cause of Loss Forms and to any Coverage Form or policy to which a Causes of Loss Form is not attached:

#### **Sinkhole Exclusion**

We do not insure for loss, damage, cost or expense directly or indirectly arising out of or in connection with a sinkhole, sinkhole collapse, or sinkhole activity. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. This exclusion applies whether or not the loss event results in widespread damage or affects a substantial area.

For purposes of this exclusion, sinkhole means a depression in the ground cover that results from the collapse, sinking or settlement of land into naturally occurring underground voids created by solution weathering of limestone rock or any other substance including, but not limited to, salt, gypsum or dolostone.

All other provisions of this policy apply.