CONNECTICUT UTILITY SERVICES – DIRECT DAMAGE

This endorsement modifies insurance provided under the following:

BUILDERS' RISK COVERAGE FORM  
BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CONDOMINIUM ASSOCIATION COVERAGE FORM  
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM  
STANDARD PROPERTY POLICY  
TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Premises Number** | **Building Number** | **Utility Services Limit Of Insurance** | | | Enter "**X**"foreach applicable property. | | | | | |
| **Water Supply Property** | | **Commu-nication Supply Property** (includingoverhead transmis-sion lines) | **Commu-nication Supply Property** (**not** includingoverhead transmis-sion lines) | **Power Supply Property** (includingoverhead transmis-sion lines) | **Power Supply Property** (**not**  including overhead transmis-sion lines) |
|  |  | **$** |  | |  | |  |  |  |  |
| **Covered Property:** | | |  | | | | | | | |
| **Causes Of Loss Form Applicable:** | | | |  | | | | | | |
|  |  | **$** |  | | |  |  |  |  |  |
| **Covered Property:** | | |  | | | | | | | |
| **Causes Of Loss Form Applicable:** | | | |  | | | | | | |
|  |  | **$** |  | | |  |  |  |  |  |
| **Covered Property:** | | |  | | | | | | | |
| **Causes Of Loss Form Applicable:** | | | |  | | | | | | |
| Information required to complete this Schedule, if not shown above, will be shown in the Declarations. | | | | | | | | | | |

A. Coverage

We will pay for loss of or damage to Covered Property described in the Schedule, caused by an interruption in utility service to the described premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss (as indicated in the Schedule) to the property described in Paragraph **C.** if such property is indicated by an "X" in the Schedule.

However, with respect to the coverage described in Paragraph **F.** of this endorsement, the requirement of loss or damage to Covered Property does not apply to perishable food donated by your food establishment following an electrical outage or interruption of electrical service, subject to all provisions of Paragraph **F.** The electrical outage or interruption of electrical servicemust result from direct physical loss or damage by a Covered Cause of Loss (as indicated in the Schedule) to the property described in Paragraph **C.** if such property is indicated by an "X" in the Schedule.

B. Exception

Coverage under this endorsement for loss or damage to Covered Property does not apply to loss or damage to electronic data, including destruction or corruption of electronic data. The term electronic data has the meaning set forth in the Coverage Form to which this endorsement applies.

C. Utility Services

1. Water Supply Services, meaning the following types of property supplying water to the described premises:

a. Pumping stations; and

b. Water mains.

2. Communication Supply Services, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:

a. Communication transmission lines, including optic fiber transmission lines;

b. Coaxial cables; and

c. Microwave radio relays except satellites.

It does not include overhead transmission lines unless indicated by an "X" in the Schedule.

3. Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:

a. Utility generating plants;

b. Switching stations;

c. Substations;

d. Transformers; and

e. Transmission lines.

It does not include overhead transmission lines unless indicated by an "X" in the Schedule.

D. As used in this endorsement, the term transmission lines includes all lines which serve to transmit communication service or power, including lines which may be identified as distribution lines.

E. If a Utility Services Limit Of Insurance is shown in the Schedule, such limit is part of, not in addition to, the Limit Of Insurance stated in the Declarations or in the Separation Of Coverage endorsement as applicable to the Covered Property.

If no Limit of Insurance is shown for Utility Services, coverage under this endorsement is subject to the applicable Limit Of Insurance on the Covered Property as shown in the Declarations or in the Separation Of Coverage endorsement. But this Utility Services endorsement does not increase the applicable Limit of Insurance.

F. When Power Supply Property is selected in the Schedule and Covered Property, as described in the Schedule, includes perishable food, then coverage under this endorsement for such perishable food also applies when the food is donated by your food establishment to a temporary emergency shelter operated or supervised by a municipality or the state during a state of emergency for a limited time period, if all of the following apply:

1. The Governor proclaims that a state of emergency exists;

2. As a result or as part of such emergency, an electrical outage or interruption of electrical service to the described premises has occurred and is forecast by the electric supplier to the described premises to last longer at the described premises than the time period prescribed by the Department of Public Health or local director of health, or an authorized agent thereof, for the safe handling of perishable food;

3. Such perishable food:

a. Has not been deemed to be adulterated, as defined in section 21a-101 of the Connecticut general statutes by the Department of Consumer Protection or its authorized agent, and has not been embargoed or ordered to be destroyed, by the Department of Public Health or a local director of health or authorized agent thereof;

b. Is fit for human consumption; and

c. Is donated prior to the expiration of the time period described in Paragraph F.2.;

4. You provide us with written documentation from such shelter that states the date and time of such donation; and

5. Your food establishment is classified as class III or class IV pursuant to regulations adopted under section 19a-36 of Connecticut general statutes.

G. When Power Supply Property is selected in the Schedule and Covered Property, as described in the Schedule, includes canned or perishable food, then coverage under this endorsement for such canned or perishable food also applies when the food is donated to you by a supermarket or food relief organization as defined in Connecticut law.

H. The Governmental Action Exclusion in this policy will not serve to invalidate the coverage set forth in Paragraph F. of this endorsement.