**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

Policy No: <Policy Number> <Endorsement Number>

Effective 12:01 a.m. <Policy or Endorsement Effective Date>

# **RADIO AND TELEVISION TOWERS AND EQUIPMENT COVERAGE**

**ENHANCEMENT ENDORSEMENT**

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE FORM

1. Subparagraph 11. is added to Paragraph **C.** **Business Personal Property** of Section **II. COVERED PROPERTY** as follows:
2. **Broadcast Equipment, Broadcast Media** and **Broadcast Software**;
3. Paragraphs **P.**, **Q.** and **R.** are added to Section **II. COVERED PROPERTY** as follows:
4. **Towers Or Satellite Dishes;**

**Towers** and satellite dishes when shown with a description and a limit in the Declarations;

### Mobile Broadcast Equipment

Mobile **broadcast equipment** located anywhere within the coverage territory, if not covered by other insurance;

1. **Vehicles (limited coverage)**

Vehicles, excluding aircraft or watercraft, onto which mobile **broadcast equipment** is permanently installed, when shown with a description and limit in the Declarations, if not covered by other insurance.

1. Paragraph M. of Section **III. PROPERTY NOT COVERED** is deleted and replaced with the following:

M. Vehicles or self-propelled machines, including aircraft or watercraft, that:

1. Are licensed for use on public roads; or

2. Are operated principally away from the premises described in the Declarations;

This shall not apply to:

1. Vehicles or self-propelled machines or autos **you** manufacture, process, or warehouse;

2. Vehicles or self-propelled machines, other than autos, **you** hold for sale;

3. Rowboats or canoes out of water at the premises described in the Declarations; or

4. Vehicles, excluding aircraft or watercraft, onto which mobile **broadcast equipment** is permanently installed, when shown with a description and limit in the Declarations, if not covered by other insurance.

1. Subparagraph **8.** is added to Paragraph **A.** of Section **IV. SUPPLEMENTAL COVERAGES** as follows:

**8. Tuning and Re-tuning**

**We** shall pay up to $25,000 for the cost of tuning or re-tuning of **towers** or antennas required solely as a result of loss or damage by a **covered cause of loss** to such **towers** or antennas.

1. Paragraph H. of Section **VI. EXCLUSIONS** is deleted in its entirety and replaced with the following:

H. Rain, snow, ice or sleet to business personal property in the open;

However, this exclusion does not apply to mobile **broadcast equipment**;

1. Paragraph U. is added to Section **VI. EXCLUSIONS** as follows:
2. Tuning and Re-tuning of **towers** or antennas.

However, this exclusion does not apply to the extent that coverage is provided in Subparagraph **A.8.** of Section **IV. SUPPLEMENTAL COVERAGES**;

1. Subparagraph 7. of Paragraph **C. Valuation** of Section **IX. LOSS CONDITIONS** is deleted in its entirety and replaced with the following:
2. **Computer Equipment, Broadcast Equipment, Data, Broadcast Software, Programs, Media and Broadcast Media** loss payments shall be determined as follows:
3. **Computer Equipment and Broadcast Equipment. We** shall pay the total cost to repair or replace the damaged property without deduction for depreciation. However, **we** will not pay more than the smallest of the following:
4. The actual cost to repair or replace the lost or damaged property with new property of the same kind, quality and capability, on the same site and used for the same purpose;

ii) The Limit of Insurance shown in the Declarations for the damaged property.

1. **Data, Broadcast Software** **and Programs** are valued at the actual cost to reproduce the **data, broadcast software** and **programs**, if you actually reproduce the **data, broadcast software** and **programs**. We will also pay any reasonable additional expense that you may incur in reproducing the **data, broadcast software** and **programs** to continue your normal computer operations. The most **we** will pay for this coverage is the Limit of Insurance shown in the Declarations.

We will not pay for **data, broadcast software** and **programs** that cannot be reproduced due to lack of backup, support documentation or records unless specified articles are described and agreed values are shown in the Declarations. If shown, we will pay for each article lost at the agreed values.

1. **Media and Broadcast Media** items are valued at actual cost to repair or replace with similar like, kind and quality, up to the limit shown in the Declarations.
2. Subparagraph 9. is added to Paragraph **C. Valuation** of Section **IX. LOSS CONDITIONS** as follows:

9. Vehicles at actual cash value on the date of loss.

1. Paragraph **O.** is added to Section **X. GENERAL CONDITIONS** as follows:

### Tower Modification Condition

Coverage for **towers** is void, if without **our** written consent, **you** materially change or modify the design or construction characteristics of a covered **tower**.

1. Paragraphs **DD.**, **EE.**, **FF.** and **GG.** are added to Section **XI. DEFINITIONS** as follows:
2. **Broadcast Equipment** means permanently installed radio or television receiving, recording or transmitting equipment.
3. **Broadcast Media** means recording or storage media including tapes, films or discs used for radio or television.
4. **Broadcast Software** means audio or visual recordings stored on **broadcast media**.
5. **Towers** means radio or television towers including:
6. antennas, microwave dishes or any other equipment that is permanently attached to the tower, or awaiting installation;
7. lead-in wiring and masts;
8. guy wires, including their anchors; or
9. above or below ground foundations.

All other terms and conditions of the Policy remain the same.

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Authorized Representative