**ENDORSEMENT**

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

# This endorsement, effective 12:01 A.M.,

# Forms a part of Policy No.:

**ROAD CLOSURE COVERAGE EXTENSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

SKI AREA BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

**SCHEDULE**

Road closure distance from your premises: \_\_\_\_\_ statute miles

Period of Restoration begins: \_\_\_\_\_ hours

Road Closure Limit of Insurance: $

\* Information required to complete this schedule, if not shown on this endorsement, will be shown in the Declarations, or by endorsement hereto.

**I.** The following Coverage Extension is added to Paragraph **6. Coverage Extensions** of Section **A. Coverage**:

1. **Road Closure**

We will pay for the actual loss of your business income and extra expense caused by or resulting from road closure that impairs ingress to or egress from your premises as described in the Declarations.

The road closure must be as the result of:

1. A Covered Cause of Loss; and
2. The mandate of a State Transportation Agency, Law Enforcement Agency or other similar authority

The location of such road closure must occur within the distance of your premises shown in the Schedule.

Notwithstanding the foregoing, if the Ski Area Causes of Loss Special Form is extended to add Earthquake and Volcanic Eruption and/or Flood coverage, these additional Covered Causes of Loss do apply to this Coverage Extension.

The most we will pay for loss under this Coverage Extension is the Road Closure Limit of Insurance shown in the Schedule.

**II.** For the purposes of this Coverage Extension only, Paragraph **7.** of Section **E. Definitions** is deleted in its entirety and replaced with the following:

1. "Period of Restoration" means the period of time that:

a. Begins:

(1) the number of hours as shown in the Schedule after the time the road closure mandate is issued by a State Transportation Agency, Law Enforcement Agency or other similar authority for Business Income coverage; or

(2) Immediately after the time of the road closure mandate is issued by a State Transportation Agency, Law Enforcement Agency or other similar authority for Extra Expense coverage; and

b. Ends on the earlier of:

**(1)** The date when the State Transportation Agency, Law Enforcement Agency or other similar authority lifts the mandate authorizing the road closure; or

**(2)** After the Road Closure Limit of Insurance shown in the Schedule is exhausted by the payment of loss of your business income and extra expense covered under this Road Closure Coverage Extension.

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

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Authorized Representative