**ENDORSEMENT**

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

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

# Forms a part of Policy No.:

**OFF PREMISES UTILITY SERVICES CHANGES**

This endorsement modifies insurance provided under the following:

SKI RESORT BUILDING AND PERSONAL PROPERTY COVERAGE FORM

SKI RESORT BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

1. The SKI RESORT BUILDING AND PERSONAL PROPERTY COVERAGE FORM is amended as follows:

Subparagraph k. Off Premises Utility Failure of paragraph 5. Coverage Extensions of section A. Coverages is deleted in its entirety and replaced with the following:

We shall pay for loss of or damage to your Covered Property caused by the interruption of service to the premises described in the Declarations which results from direct physical loss of or damage, by a Covered Cause of Loss, to the following services not on the premises described in the Declarations:

1. Water Supply Services, meaning the following types of property supplying water to the premises described in the Declarations:
2. Pumping stations; and
3. Water mains.
4. Communication Supply Services, meaning property supplying communications services, including, but not limited to, telephone, radio, microwave, or television services to the premises described in the Declarations, such as:
5. Communication transmission lines;
6. Coaxial cables; and
7. Microwave radio relays except satellites.

This shall not include above ground communication lines, except that we will pay for loss or damage under this Extension which results from direct physical loss of or damage, caused by or resulting from a Covered Cause of Loss, to above ground communication lines within 10 statute miles of the premises described in the Declarations.

1. Power Supply Services, meaning the following types of property supplying electricity, steam, or gas to the premises described in the Declarations:
2. Utility generating plants;
3. Switching stations;
4. Substations;
5. Transformers; and
6. Transmission lines.

This shall not include above ground transmission lines, except that we will pay for loss or damage under this Extension which results from direct physical loss of or damage, by a Covered Cause of Loss, to above ground transmission lines within 10 statute miles of the premises described in the Declarations.

The most we will pay for loss or damage under this Extension is the Off Premises Utility Failure Limit of Insurance shown in the Supplemental Declarations.

1. The SKI RESORT BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM is amended as follows:

Subparagraph c. Off Premises Utility Failure of paragraph 6. Coverage Extensions of section A. Coverages is deleted in its entirety and replaced by the following:

1. **Off Premises Utility Failure**

We shall pay for the actual loss of your business income and extra expense caused by or resulting from:

* 1. The necessary suspension of your operations during the period of restoration;
  2. Direct physical loss or damage by a Covered Cause of Loss to property not on your premises but used to supply you with services by the following utilities:

1. Water Supply Services, meaning the following types of property supplying water to the premises described in the Declarations:
2. Pumping stations; and
3. Water mains.
4. Communication Supply Services, meaning property supplying communications services, including, but not limited to, telephone, radio, microwave, or television services to the premises described in the Declarations, such as:
5. Communication transmission lines;
6. Coaxial cables; and
7. Microwave radio relays, except satellites.

This shall not include above-ground communication lines, except that we will pay for loss or damage under this Extension which results from direct physical loss of or damage, caused by or resulting from a Covered Cause of Loss, to above ground communication lines within 10 statute miles of the premises described in the Declarations.

1. Power Supply Services, meaning the following types of property supplying electricity, steam, or gas to the premises described in the Declarations:
2. Utility generating plants;
3. Switching stations;
4. Substations;
5. Transformers; and
6. Transmission lines.

This shall not include above-ground transmission lines, except that we will pay for loss or damage under this Extension which results from direct physical loss of or damage, caused by or resulting from a Covered Cause of Loss, to above ground transmission lines within 10 statute miles of the premises described in the Declarations.

The most we shall pay under this Business Income and Extra Expense Coverage Extension is the Off Premises Utility Failure Limit of Insurance shown on the Supplemental Declarations for loss you incur after the first twenty-four (24) hours following direct physical loss or damage by a Covered Cause of Loss that disrupted the services provided by the utility companies described above, unless a dollar deductible is shown in the Declarations or by endorsement to this policy for Business Income and then such dollar deductible shall apply as respects this coverage extension.

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

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Authorized Representative