

## ENDORSEMENT

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

This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.:

### BEER LEAKAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

#### Schedule

Location No.	Building No.	Building Address:	Limit of Insurance	Deductible
			\$	\$

*Information required to complete this Schedule, if not shown on this endorsement will be shown in the Declarations of this policy.*

**A. The following is added to A. Coverage, Paragraph 5. Coverage Extensions:**

**Beer Leakage**

- (1) You may extend the insurance that applies to your Business Personal Property to apply to loss or damage to beer caused by or resulting from "leakage" at a location described in the Schedule of this Endorsement.

For the purpose of this endorsement, "leakage" means:

(a) leakage, break or collapse of; or

(b) seepage from

any tanks, vessels or barrels used to store beer, caused by or resulting from a covered cause of loss.

**(2) Special Beer Leakage Exclusion**

We will not pay for any Causes of Loss caused by or resulting from:

(a) "leakage", break or collapse of; or

(b) seepage from,

Any tanks, vessels or barrels used to store beer, caused by or resulting from a covered cause of loss.

- (3) The most we will pay for loss or damage under this Coverage Extension in any one "occurrence" is the Limit of Insurance shown in the Schedule of this Endorsement, regardless of the number of tanks, vessels or barrels involved.

- (4) We will not pay for loss or damage in any one "occurrence" until the total amount of loss or damage for Beer "Leakage" exceeds the applicable Deductible amount shown in the Schedule of this endorsement. We will then pay the amount of loss or damage in excess of the deductible up to the applicable Limits of Insurance. Such deductible applies to Beer "Leakage" only, and applies separately at each premises for each "occurrence".

**B. For the purpose of coverage provided by this endorsement, F. Additional Conditions, Paragraph 1. Coinsurance is replaced by the following:**

1. The Coinsurance Condition in this policy, if any, does not apply to the coverage provided

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under this endorsement.

**C.** The following is added to **H. Definitions:**

“Occurrence” means all loss or damage that is attributable to:

**a.** An act, event, cause or series of similar,

related acts, events or causes involving one or more persons; or

**b.** An act, event, cause or series of similar, related acts, events or causes not involving any person.

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

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Authorized Representative

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