

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 AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE PART

I. The BUILDING AND PERSONAL PROPERTY COVERAGE FORM is amended as follows:

Subparagraph **k. Off Premises Utility Failure** of Paragraph **5. Coverage Extensions** of Section **A. Coverage** is deleted in its entirety and replaced with the following:

k. Off Premises Utility Failure

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:

- (a) Pumping stations; and
- (b) Water mains.

(2) 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:

- (a) Communication transmission lines;
- (b) Coaxial cables; and
- (c) Microwave radio relays except satellites.

This shall include above ground communication lines.

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

- (a) Utility generating plants;
- (b) Switching stations;
- (c) Substations;
- (d) Transformers; and
- (e) Transmission lines.

This shall include above ground transmission or distribution lines.

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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.

The most we will pay for loss or damage under this Extension is the limit shown in the Supplemental Declarations.

II. The 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. **Coverage** is deleted in its entirety and replaced with the following:

c. 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:
 - (a) Water Supply Services, meaning the following types of property supplying water to the premises described in the Declarations:
 - (i) Pumping stations; and
 - (ii) Water mains.
 - (b) 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:
 - (i) Communication transmission lines;
 - (ii) Coaxial cables; and
 - (iii) Microwave radio relays, except satellites.This shall include above-ground communication lines.
 - (c) Power Supply Services, meaning the following types of property supplying electricity, steam, or gas to the premises described in the Declarations:
 - (i) Utility generating plants;
 - (ii) Switching stations;
 - (iii) Substations;
 - (iv) Transformers; and
 - (v) Transmission lines.This shall include above-ground transmission or distribution lines.

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.

The most we shall pay is the limit shown on the Supplemental Declarations for loss you incur after the seventy two (72) hours following direct physical loss or damage by a Covered Cause of Loss that disrupted the services provided by the utility companies described above.

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All other terms and conditions remain the same.

Authorized Representative

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